

# BUSINESS EDUCATION WORLD

*November 1953*

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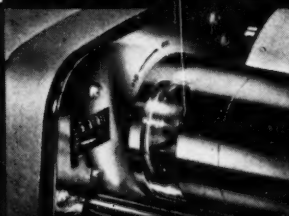
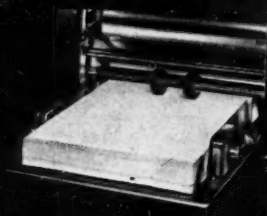
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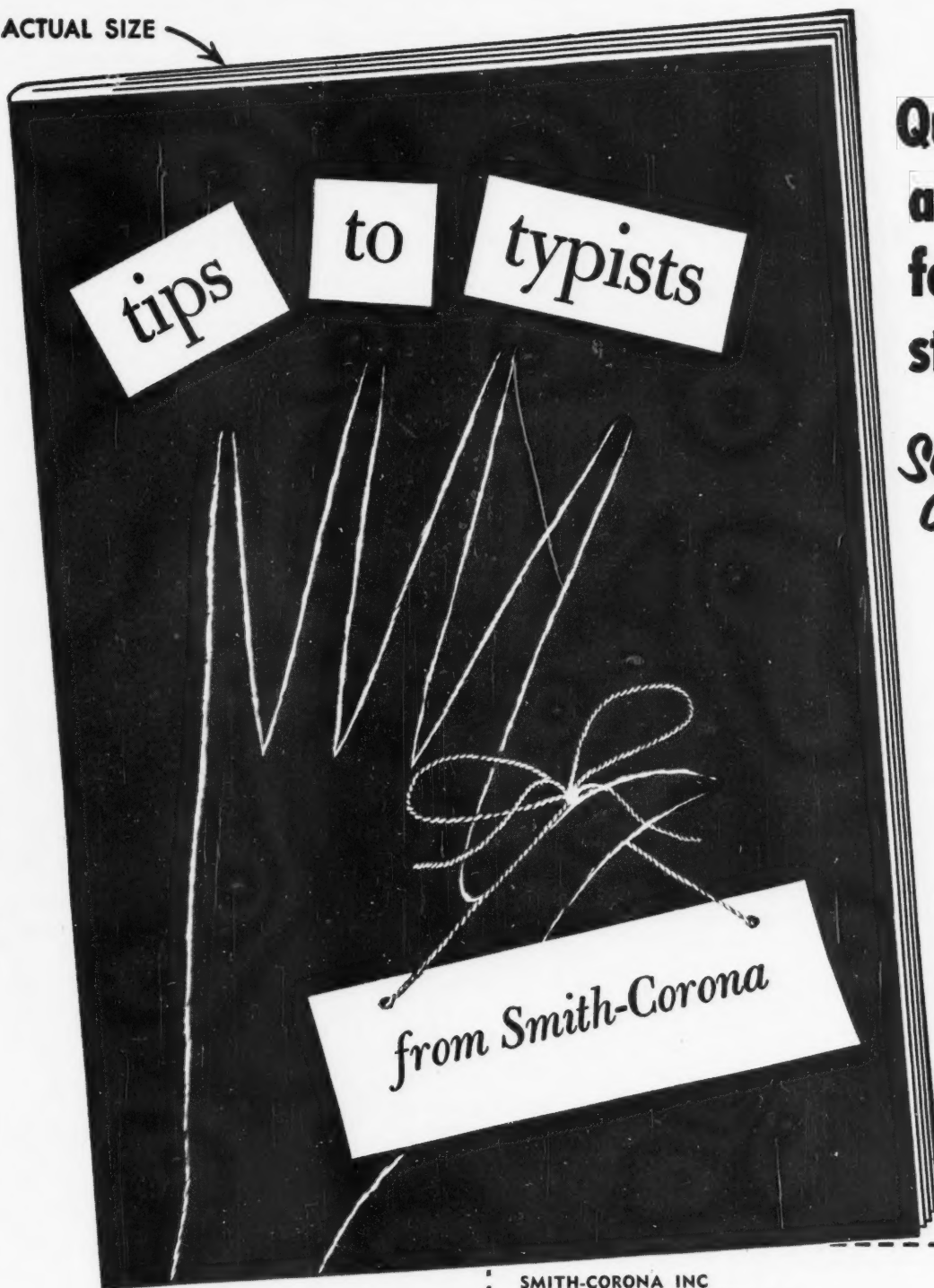
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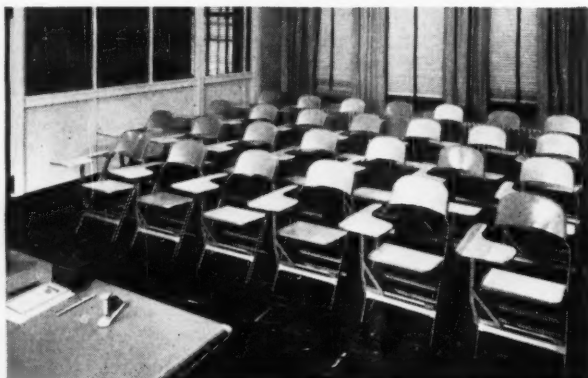
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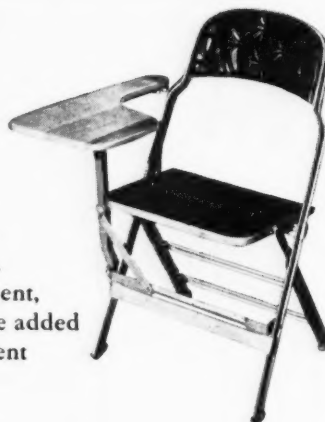


Paul M. Pair, owner of  
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his classrooms

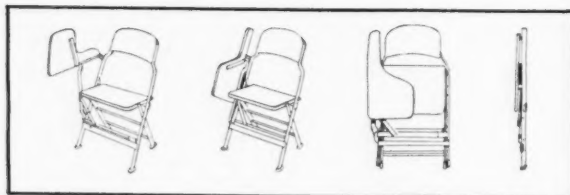


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# *The Reader* *His Mark*

**T**HE ABC that appears in the symbol at the top of this page stands for Audit Bureau of Circulations. The symbol itself is an emblem of cooperation, in which every subscriber to this magazine has an interest.

The Audit Bureau of Circulations is a voluntary, non-profit, cooperative association. It was founded in 1914 and now consists of 3450 advertisers, advertising agencies and publishers in the United States and Canada. This magazine is proud to be a member.

ABC originally was set up to help take the racket out of publishing, to eliminate the waste and guesswork then so prevalent in publishing and advertising, to establish order and confidence in place of the misunderstanding and misrepresentation that arose from unverified circulation claims and dubious circulation practices. Its mission was to protect the interests of both readers and advertisers.

**T**HIS IT DID by first defining the term "paid circulation." Then it established standards and rules to govern subscription sales practices and records. Finally it set up an auditing organization to verify the claims and report the facts concerning the circulation of each member publication. It now maintains on that job a working staff of sixty-five full-time auditors. So the ABC symbol has become the hallmark of circulation standards and advertising values. Each member publication must maintain those standards if it wishes to retain its membership and display the ABC symbol.

This ABC audit is no perfunctory affair. When a business publication, such as this one, becomes a member of the Bureau, it agrees that the auditors shall have "the right of access to all books and records." Their inspection, therefore, may cover any part of its operations. Original subscription orders, payments from subscribers, paper purchases, postal receipts, arrears of payments, and many more items are painstakingly checked by the auditors. In many instances they

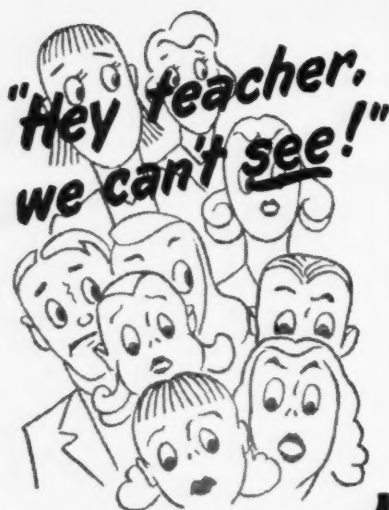
go behind the records to seek verification from subscribers themselves as to the terms of their subscriptions.

**I**N DOING ITS JOB, ABC has created many values for both publishers and readers as well as for advertisers. That is because the publication that becomes a member of ABC thereby offers the strongest possible guarantee of its primary devotion to the interests of its readers. The function of a business magazine is to be useful to its readers. When this service is rendered by an ABC publication, it is constantly subject to the practical test of reader acceptance and approval. As each subscriber has the right to purchase or refrain from purchasing an ABC publication, that collective right confers upon the readers the power to say whether or not the publication will survive. Thus the report on its ABC audit provides the most direct assurance that a publication stays in business only because of a voluntary demand by readers who find its editorial service responsive to their needs.

Naturally, the editor of each business publication follows closely the score thus racked up by his paper in its ABC reports. In the scope and tone of his editorial coverage and treatment, in the selection and presentation of his editorial content, he must constantly labor to maintain and enhance the readers' acceptance of his efforts. That is why the editorial standards established by ABC publications set the editorial standards for all publishing. That is how the ABC constantly stimulates its member publications to become even more useful to their readers.

**A**ND THAT IS WHY the ABC symbol has become the Mark of the Reader, a constant reminder that his willingness to pay for an ABC publication is the acid test of its value both to him and to its advertisers.

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## BUSINESS SCENE

### ■ Money Policy—

No easy money policy is imminent, despite all the speculation. The Federal Reserve Board has been under pressure to inflate the supply of funds that banks can lend. It kicked the idea around for several weeks. But its decision is that nothing drastic is necessary at this time to maintain a strong and stable economy. So—

- *No cut in required bank reserves is in sight.* A cut in reserves is the surest way the Board has to boost the amount of money banks may lend—and thus head off a recession.

- *No cut in the rediscount rate is in sight, either.* A lower discount would make it more attractive for banks to sell loan paper to the Board and get cash for further loans to business, home buyers, etc.

- *The policy still is to stabilize credit.* The Board plans to see to it that business can get cash to meet seasonal and growth demands—but without making money so easy that it encourages inflation or so tight that it invites a general business letdown.

### ■ Color TV—

In Chicago, recently, top advertising executives attending the annual meeting of the Association of National Advertisers sat down before ordinary-looking TV sets and watched a special closed-circuit show piped in by microwave from New York by the National Broadcasting Company.

The ad men watched and listened as NBC's Ben Grauer explained that they were about to see a capsule-sized variety show—in color. Grauer, still appearing in black and white, yielded the screen to a black-and-white bouquet of flowers. Then, in the dark of the NBC control room, the show's technical director spun his chair behind the console, jabbed a finger toward a waiting engineer, and cried out, "Switch!" In Chicago, a split second later, the bouquet appeared in full color. The ad men opened their eyes wide.

- *After the bouquet*, came several song-and-dance numbers; and, then, for the ad men, came the bread-and-butter part of the colorcast—sample commercials. It was a big, impressive "pitch" for color television—so impressive that even the hardened advertising men applauded some of the sample-product "plugs." The biggest question in the minds of the ad men seemed to be: When can we get at it?

- *Not Overnight.* The answer, like so many things about color TV at this stage of the game, couldn't be pinned down firmly. However, commercially

sponsored color television is still some time off.

Commercial broadcast will not be permitted until 40 days after the Federal Communications Commission approves the so-called NTSC system (the initials of the industrywide National Television System Committee), assuming the Commission does O.K. it. This means that the first sponsored colorcasts could hardly be on the air before the first of the year.

- *How Much Will It Cost?* The cost of converting a station so that it can rebroadcast color—but not originate it—runs from \$25,000 to \$50,000 a station. CBS says that re-equipping a conventional studio for colorcast origination costs around \$400,000. ABC says it costs more than \$750,000 to equip a color studio completely. This is three times as expensive as black and white.

A studio's first color camera costs close to \$100,000; additional ones, around \$65,000. A studio uses three or four cameras, so it's apparent that here is where the bulk of conversion cost lies. Lighting, too, is more costly. NBC figures it needs four times as much light; CBS says six times.

Other factors: makeup is different and more tricky; costuming becomes more difficult; and everything—props, set, makeup—must blend into a pleasing combination of colors.

### ■ What Businessmen Are Talking About—

- *You will get better gasoline for your car in the immediate future.* PAD—Petroleum Administration for Defense—has suspended its order prohibiting use of alkylates in motor gasoline because of aviation demands. The Air Force can't find places to store what it has ordered. And, besides, alkylate production facilities have increased faster than the Government figured. So the gasoline octane race will now be wide open.

- *The sales-tax issue was too hot.* There's no doubt the Treasury wanted to try it as a money-raiser. But the Democrats were lining up solidly against any such scheme. The GOP itself was split. So Eisenhower stepped in and knocked the whole idea out.

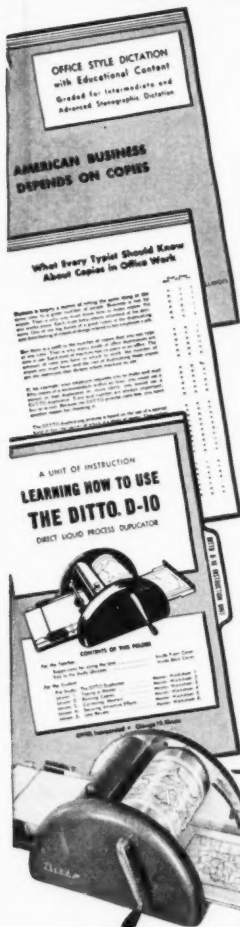
- *Ladies' Day* for rail passengers is a new variant of the family-fare plan. Chicago & Eastern Illinois Railroad is trying out a special offer each Tuesday from now through November 24. On Tuesdays, a woman can buy a round-trip ticket from downstate Illinois and Indiana to Chicago for the price of the usual one-way fare. The idea is to capitalize on travel by shoppers.

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Teachers asked us for help in bridging the difficult gap between *learning* in class and *doing* in an office—and the "Advance Experience" portfolio is the result. It was prepared under the guidance of teachers themselves, and The Foundation for Business Education, to develop initiative and to orient students to their future jobs.

The portfolio provides dictation and typing practice *within student capacity* but under *actual office conditions*. It also trains students in making and using copies, the newest business short-cut. The latter training is done by letting you teach one student who in turn trains the next, and so on. This saves teacher's time, but—what's perhaps more important—it trains students in "giving out" where they had been "taking in", and teaches cooperation with work-mates, which business life requires.

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## WE WORKED TOGETHER

**D**EAR Business Teacher Friend—"Oh, I learned to do that in school." That remark and its accompanying smile of justified pride and self-confidence made me think of you. All the work we did together this past year came to my mind when Mary Smith (you remember her—she was in your classes last year) said those eight words.

"This," I thought, "is the result when businessmen and business teachers work together." The calendar seemed to turn back, and I recalled how our working together started. Do you remember?

It was over a year ago, now. Your seniors had just been graduated and had quickly found jobs. You called me and asked, "Would you be willing to help me give next year's students a more realistic preparation for office work?"

That sounded good to me, but I'll admit that I didn't know what I could do to help. Still, I volunteered; and you said, "Fine! I'll stop in tomorrow. At 10:00?"

And at 10:00 the next morning I learned how we could work closer together. You said, "We business teachers must find out more about what office jobs our students can qualify for. We must find out what the job requirements are. We must know what train-

ing business *wants* our graduates to have."

### ■ I Answered Your Questions—

That started us out. Soon we were discussing the great variety of jobs that modern business has to offer. Remember how I said, "I wish that some day a young girl applying for a job would tell me that she was interested in being something besides a private secretary, typist, file clerk, or receptionist?"

That's when we began making plans for your students to visit our office—to sit down with our supervisors and to talk with them about the different job opportunities, and to see for themselves what office workers *do*.

And then you asked, "What special skills should a girl have before applying for a job in your office?" Later I found out that when a business teacher refers to "skills," he is referring to shorthand, typing, and bookkeeping. But, at the time, I told you that the most important "special skill" for which we searched was "the ability to be a good worker."

"What's that?" you frowned.

Then I started listing: Pleasant personality . . . co-operativeness, and willingness to "lend a hand" . . . nice, clean, well-groomed appearance . . . good health . . . punctuality—

You sighed, "—Yes, yes. Personal traits. We talk about them a lot in class, but—" and your voice trailed off. A glint came into your eye. "I've talked about these things to my students for years," you said; "but it would mean more if they heard about them straight from you. You're going to talk to my seniors this year!"

It took some prodding and convincing, but you won out. Remember when I came to your class? I had misgivings until I got up in front of the class; then I knew why you bothered. Your students *wanted* to know what it takes



I talked to your class . . .

to be successful employees. Those young people of yours made me feel so welcome that, when the bell rang at the end of the class, I was glad to promise to return.

But, back to our first meeting. You pressed me again for the "special skills"; and this time you explained to me that by "special skills" you meant shorthand, typing, and bookkeeping and that you wanted to know how much skill we wanted applicants to have. I couldn't answer that, of course; we businessmen are glad to get more and more skill, and we'll always hope for still more.

I think you were disappointed when I told you that many of our girls do not use shorthand but, instead, work from dictation machines. You felt better when I added my opinion that shorthand ability helps a girl advance to some of the more desirable positions in our office.

But, then, I went on to tell you that we had many jobs that didn't require *any* of your "special skills," that we are in the habit of doing all the training for those jobs ourselves, that all such work requires is a knowledge of business terminology and forms.

### KENNETH B. WILLETT

Author Willett knows whereof he speaks: He is past-president of NOMA's international organization and is vice-president of Hardware Mutuals. His firm is a leader in co-operation with schools, including among its services a slide - film presentation (available at any Hardware-Mutuals office) on how to select a job, find it, and advance in it.





We arranged for practice interviews with employment managers . . .

You brightened. You told me that many of your students learn business terminology and the use of business forms in your "General Business" course. You said something then that seemed important to you: "You know," you mused, "I hadn't realized that our introductory business course might really be vocational training for many students."

I remember that I stressed the need for students' understanding about banks, checks, checking accounts, receipts, and so on; that's when you vowed to go through your ninth-grade introductory course and pick out the points that ought to be reviewed in the senior year.

But when I really pounded the desk was when you asked about the need for typewriting skill. "Why doesn't *every-one* take typing in school!" I raved. "If only young people could realize

how typing skill can help them, regardless of their vocational plans! Typing is especially important for girls; it makes them so much more adaptable in the office—when a girl can type, she can handle almost any job in an office. And she doesn't have to be a speedster, either; just 55 or so words a minute, with a high degree of accuracy, will make any personnel interviewer sit up and take plenty of notice."

#### ■ We Worked for the Students—

That's about all we talked of that first morning, but it started us on our plan to work together.

We made your students recognize the need for accuracy in business. How I smiled when you commented that your seniors really did appreciate the need for accuracy—that there had to be 100 per cent accuracy in bookkeeping; that there was no such thing as 80 or 95 per cent accuracy.

In typing, too. Instead of just circling their errors and shrugging them off, your students were required to correct their mistakes. They learned to make good, neat erasures, and to spread and



Through visits to my office, your students learned that we have lots of clerical jobs for which the only prerequisite is a general understanding of business . . . but *everyone* ought to learn how to type!



squeeze the corrections as might be appropriate.

And remember how you borrowed the clerical aptitude tests we use and gave them to your students? You wanted them to become familiar with such tests, to get the edge off their nervousness when applying for work.

And, Business Teacher Friend, how about those personnel managers I rounded up to come to your school or have students go to their offices for practice interviews? It made a difference. Several of your students applied for jobs in our office—and you should have heard the reaction of our personnel manager! He said that the advance preparation, poise, and self-confidence of your students were so superior that he could tell your graduates from others the moment they stepped into his office.

By working closely together, too, we arranged for your students to get real work experience during their school vacations. That made them better students right away, and later better workers. Surer, confident, eager.

#### ■ Shall We Continue?—

Yes, our co-operation paid dividends. You described it when you said, "The improvement was obvious when my students were graduated and went to apply for jobs." I'll say *amen* to that, thinking of the graduates who came to work for us.

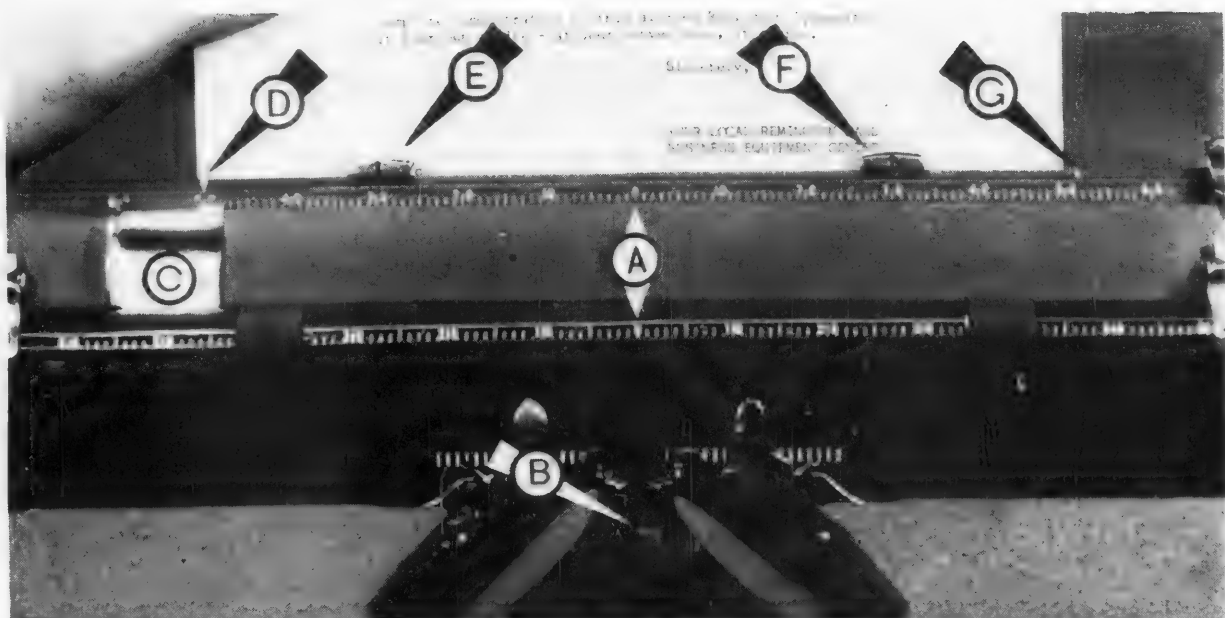
Yes, Mary's remark, "Oh, I learned to do that in school," reminded me of how we, representing Business and Business Teachers, worked together. And now, after a year of this co-operative effort, we aren't going to quit, are we? I've enjoyed it all; you said you did. So, I know you'll continue.

But, you know, I keep wondering. Is your interest in your students and in your business community shared by the other business teachers? Do they know that businessmen would really *like* to lend a hand in training their own future employees? Do they know that the members of NOMA—the National Office Management Association—are really *eager* to co-operate with the schools? Do business teachers realize that they have only to contact their nearest NOMA Chapter and express an interest in co-operating with business for better business training to get all the co-operation they want—all the co-operation I tried to give you.

Talks. Office visits. Interviews. Work experience. Business materials. Explanations. Tests. So many things.

Won't you encourage other teachers the nation over to follow the example you have set? Please do. Office executives and your own students will appreciate it.

Gratefully,  
An Office Manager



## Remington Standard Has New Margin Arrangement

**Coupled with "zero center" scales, new visible hand-set stops should simplify instruction about margins and judgment placement**

**N**EWEST MODELS of the Remington standard office typewriter are now equipped with a new arrangement of scales and stops for setting margins.

The KMC (Keyboard margin control) device, which requires that the carriage be moved each time a margin change is desired, has been replaced by two separate, visible stops atop the paper table, which are set and adjusted by hand.

A head-on view of the new model, as illustrated above, shows:

**A.** There are two scales—the usual one on the paper bail, and a new one across the top of the paper table for use in setting margins. Both scales are "zero centered," with all spaces counted from the center out instead of from the left edge of the paper.

**B.** A traditional scale appears below the printing point. This scale *does* count from the left edge of the paper, when the paper is inserted so as to align the zero point on this scale.

**C.** There is the usual paper guide, which clicks into either of two positions for 8½-by-11 paper. First, it may be set (as shown) at the first marker at the left end of the scale on the paper table. Setting the guide here will align the paper so its left edge is at the traditional zero point. When so set, the line scale at B is used. But Remington recommends setting the guide at the point marked D.

**D.** A new mark, a short white line across the very top of the paper table, indicates the point where the paper guide should be to center the paper exactly in the carriage. When the paper guide is at this point, zero on the two big scales (A) is exactly in the center of the paper.

**E, F.** The new margin stops are in plain sight on top of the paper table. The typist presses down on a stop, then slides it to right or left, using the adjacent scale as his guide. To set margins equidistant from the center, the typist simply sets them at the same marking on each side. The stops are at 30-30 in

the illustration, the correct setting for a 60-space line.

**G.** There is also a verifying mark for the right-hand edge of the paper, when centered in the carriage.

### ■ Instructional Implications—

The first thought that comes to the typing teacher is, "How easy to figure the margin placement!" The student divides by 2 whatever line length is desired, and sets *each* margin stop at the resulting number. Thus, 30-30 are the settings for a 60-space line; 25-25, for a 50; 35-35, for a 70.

A second thought is, "How simple to teach centering!" Correct, whether it is centering the paper itself, or a line on the paper, or even a table set up by the backspacing method.

A third thought is, "And how easy to develop judgment placement of letters—just use 25-25 for short letters, 30-30 for average ones, and 35-35 for long ones." Really, as simple as that.

(Quick to follow, however, is recognition that it will be wise to *insist* that students set their margin stops *before* inserting paper—as they usually do, anyway—for the paper will cover up the scale and stops. The paper-edge guide marks—D and G on the illustration—help the student visualize where the paper will appear when inserted, which is a special aid to presetting margins for "business style" placement—by judgment instead of by careful calculation.)

But the big advantage teachers will enjoy is the fact that they can give identical directions for margins for both pica and elite machines—25-25 is a centered 50-space line on both!



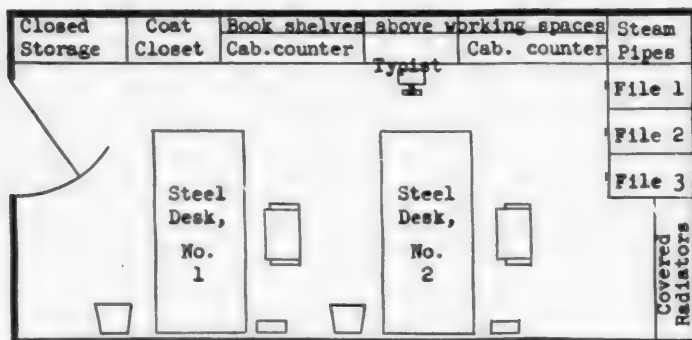
## How



**BEFORE** remodeling, offices were stark—and empty.



**AFTER** remodeling, offices are beautiful—and busy.



**FLOOR PLAN** of a remodeled office for two instructors.

**T**HE ENVIRONMENT in which one works has much influence over the real satisfaction derived from his job. This is true no less for the college instructor than for the businessman. Both want offices that are pleasingly decorated, well furnished, and arranged in such a way that one can be proud to receive callers or work there alone.

The college instructor has a right to and a need for an office, apart from his classroom, as his away-from-home study. It should be a place where students can come for conferences, where faculty committees can confer in thoughtful comfort, where the instructor can work with his books and his other resource materials as he plans his lectures and demonstrations, conducts his correspondence, does his professional writing. But not all instructors have such offices.

■ At Emporia State, BEFORE—

Not long ago the classroom and office situation for the Business and Business Education Department at the Kansas State Teachers College in Emporia was like that in many another school. The walls were all of the same drab ivory, without pictures or other decorations to brighten them. The concrete floors were uncovered and pitted from wear. The windows were equipped with cloth blinds controlled by a pull cord. Because the building in which the Department is housed was built before style and comfort were factors in school construction, the furnishings and equipment were far from adequate.

There were two office rooms. One was a small room for the department head; the other was a classroom adapted to the desk-space needs of seven other members of the faculty. The offices were furnished with unmatched wooden desks, worn-out swivel or straight chairs, drop-cord lights, two or three unmatched bookshelf units, and two file cabinets. These offices were heated with large steam radiators.

The office quarters did not provide much incentive to be neat and orderly, to spend much time in them, to invite students for conferences. They were too drab, too lacking in privacy, too uncomfortable, too uninviting.

Although this picture seems a gloomy one, many college instructors still work under similar conditions.



# Emporia Remodeled Its Faculty Offices

## ■ We Started Making Changes—

First of all, we partitioned the large office room, dividing it into three offices. Two accommodated two instructors in each, and the third accommodated three. The two-person office plan is illustrated across the page (left).

Each office now has an outside window, with covered wall-radiators below the window. Tile flooring now covers the concrete. The drab walls have been repainted in pleasing colors of eye-ease green, soft yellow, and gray.

A major portion of the walls has been banked with built-in cabinets, closed closets for general storage, book shelves, and encased file cabinets. In all cases, cabinetry goes to the ceiling; thus (note in the floor plan), a huge storage bin with interior shelving is fitted above the three file cabinets, and another is above the coat closet. One might add that the cabinetry goes to the floor, too: the space under the working counter (below the bookshelves) is occupied by closed-door cupboards. The only open shelves are those by the window, above the radiators, and the tiers of book shelves.

The inside backs of the book shelves are painted a deep maroon, which goes well with the painted or ash-finished woodwork.

The old desks have been replaced with modern steel desks, with steel office chairs, all toned a deep gray. On the wall by the desks are selections of student art work, framed to match the color decor of each office. Venetian blinds are mounted on all windows, and instant-light fluorescent fixtures are installed in all offices.

Each office has at least one locking file cabinet for each faculty member, a coat closet, a book cabinet, closed storage spaces, and a built-in typing desk with its own indirect fluorescent lighting. The quality of furnishing, equipment, decoration, and inside construction is the same for all four offices occupied by the faculty of the Department.

## ■ What About the Cost?—

All these changes were accomplished without long study and planning. The faculty decided on the cabinet details, furnishings, color scheme, and other factors for their own offices; uniform desks, chairs, and file cabinets were provided.

The remodeling did not cost nearly so much as visitors have estimated. The costs for each two-person office, at the time of remodeling, was:

|                                     |           |
|-------------------------------------|-----------|
| 3 Steel filing cabinets, with locks | \$ 147.75 |
| 2 Steel desks                       | 191.80    |
| 2 Steel desk chairs                 | 106.34    |
| 2 Steel guest chairs                | 41.00     |
| 1 Typewriter                        | 117.50    |
| 1 Cramer typist chair               | 28.00     |
| 1 Venetian Blind                    | 15.00     |
| Tile flooring                       | 75.00     |
| 2 Metal wastebaskets                | 7.00      |
| Cabinetry                           | 530.00    |
| Painting                            | 320.00    |
| Total cost for two-person office    | \$1579.39 |
| Cost per faculty member             | 789.69    |

One of the major expense items, obviously, is the cabinetry; yet in that item is the fundamental aspect of improving our offices. The solid banks of shelves, the generous storage spaces concealed behind closed doors, the filling in of the space above the filing

cabinets—it is this spread of woodwork, offset by contrasting colors and framed works of art, that gives our offices their tone and warmth.

## ■ So, in Summary—

To make a long story short, we are very happy in our new working environment—our daytime home. Our offices (and our remodeled classrooms, too) are most satisfactory, with their adequate space for storage and for display, their trim cabinetry, their acoustical ceilings, their generous number of electric outlets, their neat metal desks, and their excellent lighting.

We believe we are more efficient in our work habits. We think our dispositions are improved. We think we are better housekeepers. Certainly we spend more time in our offices. Students and visitors like our offices, too, which makes for better relationships and a more enjoyable environment.

*This is the office of the author, Esby C. McGill, who is head of the department at Emporia. Foreground desk is that of student secretary. Note number of bookshelves and of closed cupboards. He also has a file-cabinet-storage-bin arrangement as in the other office, pictured at the left.*



## My favorite device for



## teaching selling

**E**VEN THOUGH I had a thick file headed "Resources for Classroom Aids—Free," I still wasn't satisfied. Current literature and pamphlets are the lifeblood of the DE class, and I made plenty of good use of them. But, I had the feeling that my best sources—the most valuable—would be community resources, if they could be obtained. Could they? I decided to find out.

Poughkeepsie, like most cities of its size, has a Sales Executives Club, made up of the most progressive salespeople in the community—men and women. I called on the president, who was also the local manager of the National Cash Register Company office. I outlined my plan to him—we wanted the help of SEC to give our DE students a good dose of selling, right from the "firing line." Would they work with us on such a project? Yes, he would be glad to help.

### ■ We Get Started—

I wound up by discussing my plan with the educational director of the SEC, Mr. Albert Brand (director of IBM's Sales Office). It was he who suggested that various members of the SEC be given the opportunity to talk to my students. At luncheon we worked out the details. Every Monday morning, a speaker from SEC would spend the entire morning at the school and talk to each of my four classes. Following are the topics we decided on:



1. How to get into the selling field.
2. The importance of a good personality in selling.
3. Appearance and attitude count.
4. Determining needs of the customer.
5. The importance of timing when approaching the prospect.
6. The presentation in selling.
7. Obtaining action—the close of the sale.
8. How effective displays aid selling.
9. The interviewer and the applicant.
10. Free enterprise in business.

Mr. Brand called his education committee together and they picked out the best speaker in SEC for each subject.

### ■ Students Take Part, Too—

Before the first speaker was scheduled to appear, I held a conference with the members of my DE Club, telling them that they were to be the leaders in making preparations for the guest speakers. The Club members came up with these suggestions:

1. There would be a strict timetable on window displays. Each speaker would go out remembering the attractive displays made by the students.
2. The Club would take the responsibility for posing intelligent questions of the speakers and otherwise making the best use of the speakers' time.
3. There would be a committee to clean and wax the furniture and to keep the room neat.

4. There would be a committee to prepare news stories for the school and city newspapers.

### ■ They're Good!—

The first speaker arrived. He immediately awakened the interest of the students by asking if local store display men volunteered their services to the class by dressing our windows for us. You know the pride with which we answered. "These displays are always prepared right here in class by our own students!" We were off to a good start! And the interest continued. The students soon began to look ahead to the Monday morning talks. The speakers got a new impression of DE work and the kind of students who were going into selling.

• We had top sales engineers, vice-presidents, managers, buyers, sales directors, and sales supervisors—all leading men and women sales executives in the community. Each speaker gave us his or her beginning experiences in the field of selling and their "struggles" in reaching their present positions.

Once, when one of the speakers stopped off to see the principal on the way to my classroom, he happened to mention his topic for discussion, "Free Enterprise in Business Gives Opportunity to All." The result was that the classes in Citizenship were our guests, and the "Standing Room Only" sign was out! What we accomplished was worth the slight discomfort of sharing seats and sitting on window ledges. The students from the social-studies classes had a new appreciation for our work, their teachers learned from the experience, and my own students had the satisfaction of showing off their accomplishments.

### ■ What We Accomplished—

Our guest-speaker program ran for ten weeks. By the time we had reached the tenth speaker, every student in the class was able to stand up and ask intelligent questions without fear of "adult reaction." Many of the students remarked, "They told us a great deal about the things we have already learned in class and on the job, but I like to hear it from those who have 'arrived.'" It also taught them that important executives are generally easy to talk to, understanding, and very willing to share their ideas.

• One interesting outcome was that the speakers began to talk about us to their business associates, actually "selling" the work we were doing. Participation in the program had made them as proud of our work as we were.

I now have an able and willing group to call on for help. Arrangements have been made with the group to speak with us again during the coming year. Next term, I shall also work closely with the SEC in my Adult Extension Classes, where they are to assist in a workshop in selling.

My favorite teaching device is free, it's effective, and it's extremely valuable to my students. I know you can do the same with your local sales executives' organization.—Joseph C. Hecht, Poughkeepsie High School, Poughkeepsie, New York.

**H**OW can anyone ask 36 per cent for a small loan?" "Isn't this usury?" "What goes, anyway?" "Who put the loan sharks in the driver's seat?"

These questions are being asked me, a college teacher, by my students and by my fellow teachers. So I invited people from the small-loan business to stand before my classes and give the answers. My students asked questions, and they got frank and straightforward answers. The small-loan visitors looked and acted like ordinary, decent human beings. They wore no horns. Nor did they flap around like greedy vultures.

The answers the small-loan people gave intrigued me. They sounded so reasonable. But were they? Were we being taken in by glib talkers? I set about to find out. I consulted the records of the State Banking Department. I visited loan offices. I observed how people were treated. I interrogated the executives of the big companies at their headquarters. I studied policies laid down for the guidance of the field people. I went back again to the loan offices to match performance with policy. I recorded what I saw, and I came up with my own answers.

#### ■ Highlighting the Answers—

These are the answers I gave my students:

Where adequate small-loan legislation does not exist, the loan shark can prey on the needy and distressed, and his victims may perish financially. Where laws set rates so low that the legitimate small-loan business cannot operate, the needy borrower is forced to turn to the black market, whose racketeers gouge him for what the traffic will bear.

I had to tell my students about documented cases of black-market interest rates as high as 7,300 per cent in South Carolina; of more than 600 per cent in my home state of Kansas; and of 373 per cent in North Carolina.

Kansas is among the states where there are no small-loan laws for the protection of the small borrower. The other states in this group are Arkansas, Mississippi, and North Dakota.

North Carolina and South Carolina are among the states where consumer lending laws are only *partially* adequate; the other states in this group are Delaware, Georgia, Montana, Tennessee, and Texas. In Alabama and the District of Columbia, the laws are totally inadequate.

In jurisdictions, such as these, where the small borrower does not have the protection of adequate small-loan legislation, the inevitable results have been hardships and distress.

I told my students that in the other states of our country these abuses have been largely eliminated and a self-respecting business substituted.

# The Small-Loan Business-- Saint or Sinner?

In the other 36 states, laws have been passed during the last forty years that protect the small borrower and permit legitimate small-loan companies to operate. These laws, in general, license companies to carry on a cash-lending business to consumers at a rate fair to the borrower and fair to the business.

Such licensed companies are variously known as: small-loan companies, consumer-finance companies, licensed lenders, and personal-loan companies. The laws of their creation require these licensed small-loan companies to operate in the public interest. They provide for controls and regulations designed to eliminate the loan shark and to protect the small borrower.

It should be pointed out, however, that in New Mexico and Wyoming the police power given the state is not strong enough to curb some of the customary abuses. Moreover, adequate control of loans over \$300 is not exercised in Arizona, Massachusetts, Iowa, Maine, New Hampshire, and Oklahoma.

#### ■ Serving the Little Fellow—

My students asked me about the human side. I told them that I had been into small-loan offices to see them in action and that this is what I saw:

Into a small-loan office comes an applicant for a loan. His wife is about to have an operation. He has to get \$300 to help pay hospital and medical expenses. The strain of his financial worry is etched on his face. His need, manner, and appearance recommend him. But—he has no bankable security. His character and habits are unknown. His earning capacity is undetermined. He has as yet found no legitimate source of credit. He brings with him no security, properly cleared as to title and lack of encumbrances. He has not been in a position to employ appraisers, accountants, and attorneys to draw up statements (as a big borrower would) of

what his assets are and what his liabilities are.

But, I told my students, I saw the office force in the small-loan company meeting him as friend to friend. They interview him. They listen to his story. They discuss his problem. They treat him with dignity and respect.

He makes out his application. The small-loan office makes its investigation. The applicant's statements are checked and verified. The Lender's Exchange is called: "Does the family have other loans outstanding?" The local credit bureau is contacted: "Does the family pay its bills?" If security such as an automobile or household furniture is offered, is this free and unencumbered?

I told my students that I saw these inquiries being handled with tact, care, and discretion, with due regard for the family's privacy and for preservation of confidences.

I pictured to my students the other procedures as I saw them:

If everything checks, the loan may be granted. But this does not end the matter. The purpose of the small-loan office is not to get a family in debt. Its proper purpose is to render service to the needy and the deserving. Therefore, it must act as a medium to help a family such as this get out of debt in orderly fashion.

Its office staff proceeds to do so by working out a practical plan looking toward a solution of the financial problems which brought the applicant into the office. A budget is set up, which includes provision for orderly liquidation of the debt. And this is done in the light of a realistic attitude toward the family's needs and earning capacity.

This procedure is carried out in an atmosphere of courtesy and kindness. But there is present, likewise, a degree of firmness. This is necessary to make sure that the applicant understands the importance of systematically working toward the goal of financial solvency for himself and his family.

This case is typical. The others spring from different causes, but follow a similar pattern for solution. For example, suppose a family is beset by many bills coming due at the same time. Although

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A Critical Analysis by  
**DR. KARL G. PEARSON**  
Upsala College  
East Orange, New Jersey

bills are immediate, funds are not. A small-loan office provides the opportunity to consolidate the debts into one obligation, liquidate the outstanding bills from the proceeds, and regain financial footing by following a practical plan. This involves the creation of very little actual new indebtedness. But it does give a new lease on the financial life of a deserving family.

Interest in the borrower's welfare continues beyond the making and collecting of the loan. Frequently, the borrower seeks counseling in all manner of domestic problems. Rebudgeting is necessary at times to meet changing conditions. An atmosphere of mutual interest, intimacy, and helpfulness develops that is not generally found in ordinary business relationships.

#### ■ How Much Does a Small Loan Cost?—

My students wanted to know: "How much does all this cost? And why? And can the borrower afford the cure?"

These were my answers:

A loan is made. Money is hired. Compensation is paid for its use. And this is interest.

Other costs are incurred. *But these have nothing to do with compensation for the use of money.* These costs arise from the services performed. These services are for the use and benefit of the borrower, and they are rendered at his request.

When a borrower applies for a small loan, he is asking for credit. In fairness to himself and to the lender, credit should be given only if he has capacity to repay. Finding out whether he has means making an investigation. This takes time. Sources of information must be contacted. Information must be recorded. The findings must be interpreted with good judgment and intelligence.

If security is offered, this must be appraised and the security instrument recorded. A budget to help the borrower should be prepared. A schedule for repayment of the loan has to be drawn. Loan papers must be made out and executed. Borrower and lender cards are prepared, showing exactly when installment repayments are to be made. When these payments come in, the cards must be noted with their amounts. The net balance left after each payment must be calculated and written down. If payments are not made when due, follow-ups are necessary to forestall further delinquency. If the borrower's financial situation changes, his finances must be rebudgeted and his payment plan modified. These services are in addition to any other interim counseling he may need.

If the loan is paid as scheduled, the account must be cleared. If the bor-

rower wants to do so, he may repay the loan before it comes due, and without any penalty. If, for example, he should be able to make a better bargain elsewhere, he may then and there pay off his present loan. His obligation must then be recomputed to give him the benefit of his advance payment. He can be charged only for the period the loan is outstanding. This gives him an advantage he does not have in the ordinary loan contract. There, the lender does not have to accept prepayment if he does not want to; but in a small-loan contract, the lender must. And when the loan is paid, the security given for it must be released. If resort to any legal process should become necessary, attorney's fees and collection costs are incurred.

These operations in themselves seem simple enough. But, taken altogether, they amount to a great deal. Just look at the case of a typical small-loan office in a state where \$300 is the maximum loan permitted. In such an office, with \$325,000 as the total due, there would be about 1,750 accounts, with an average outstanding balance of \$186. Repayment of each of these loans every month for twelve months would involve 21,000 entries, calculations, and handlings.

And the end is not yet! Some of these loans are payable, not in monthly installments, but in weekly or semi-monthly installments. This doubles or quadruples the number of handlings. Also, if the borrower's personal situation on his finances changes, special adjustments have to be made in his account. Each of these takes time, attention, and personal counseling.

Then there are certain costs that are part and parcel of the small-loan business itself, and which cannot be helped. The risks of loss are relatively high. Some of the loans never are repaid. A substantial percentage are made on the basis of the personal character of the borrower alone, and without any security at all. If such loans are not paid, there is no collateral to which to look to offset the loss.

Although a small-loan company is usually able to make a reasonable profit on its larger loans, its costs of operation and of rendering service are so high that it cannot do so on the smaller ones. The average small-loan office does not make money on loans under \$100. In fact, when a loan is this small, it does not usually get enough of a return even to cover its costs.

A small-loan business, like any business, has to get capital with which to operate. For the use of this capital, it must pay a relatively high cost. The investing public regards its business as fraught with a high degree of credit risk. Investors hesitate to put their

money in it unless they can get a premium to compensate them for the special risk they are taking.

If a small-loan office is just starting in business, it is going to take twelve to eighteen months to make enough money to reach a break-even point in its operations. During the period in between, it is going to have to spend a considerable amount of money to develop its business.

Other costs arise out of the high degree of public regulation to which the business is subject. It has to pay license fees and annual fees to the state. It must compile detailed records of its operations for examination by state officials. In these are incorporated its balance sheets and profit-and-loss statements. These, in turn, are subject to independent audits, for which fees must be paid.

For the mutual benefit of the borrower and the lender, small-loan companies carry out programs for customer education, such as those on making and adhering to a financial budget. These derive their helpfulness from the research on which they are based. The research carried on also provides background material for training employees in small-loan offices so that they may more effectively serve the borrowing public. In addition to this, these research studies help develop proper forms and documents for office use and efficiency.

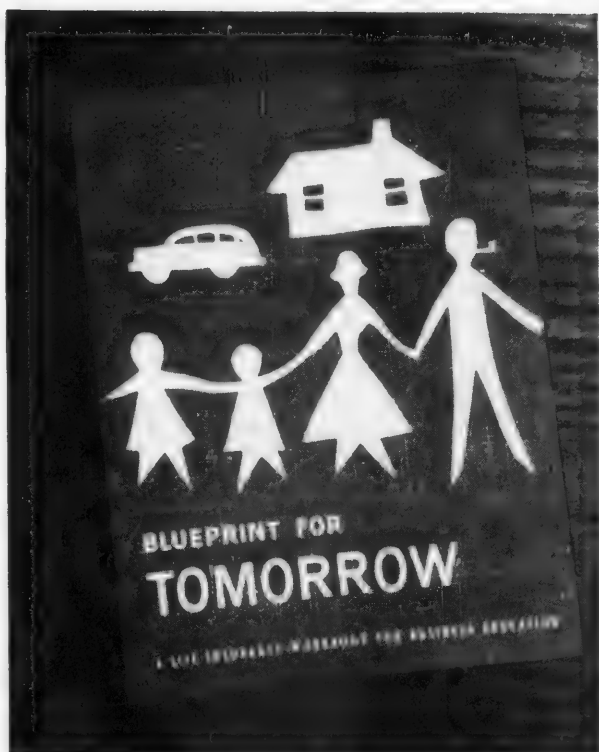
Where the state laws say that the small-loan office may not carry on another business, then no opportunity exists to share rent, maintenance, and overhead expense. When such expenses, together with wages and salaries, experience a sharp rise, such as has happened in the last ten years, the small-loan office cannot increase its rate beyond the amount set by law. Costs go up, but profits can't.

State small-loan laws usually permit a charge of 2½ or 3 per cent a month on unpaid balances of loans. In most states, this percentage is permitted only on the first \$100 or \$150, with lower percentages on amounts above that. This is an all-inclusive charge aimed at compensating both for the use of money and for all services rendered. It is a *maximum* charge, and a small-loan company can get no more, regardless of its costs.

Compared with other businesses, the net profits of small-loan companies are not high. In fact, there is nothing in any official statement to show that their net profits are over what is necessary to attract adequate commercial capital with which to operate. For instance, 1951 net earnings on average total assets of the two largest companies in the field were less than 5 per cent.

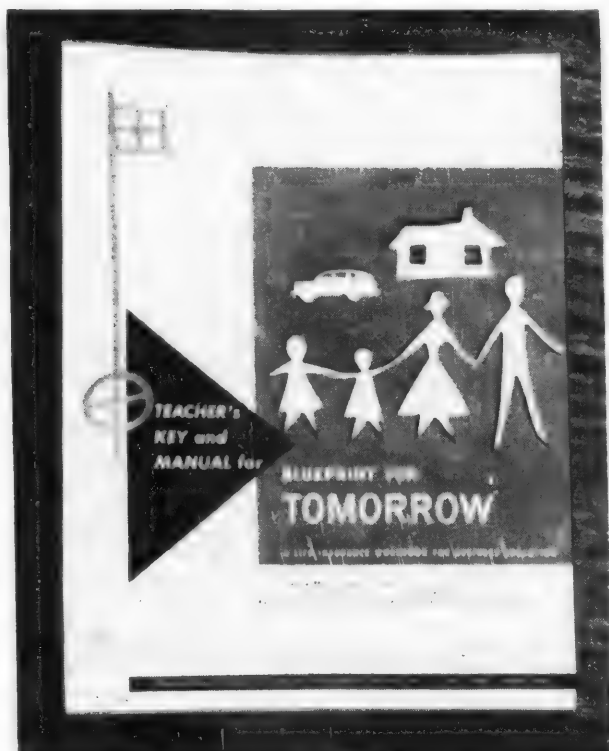
(To be continued next month)





*EACH STUDENT gets a copy of "Blueprint for Tomorrow," which is a textworkbook.*

*THE TEACHER gets a Manual that provides the answers and many teaching ideas.*



## Free Workbooks for the Life Insurance Unit in Basic Business Courses

**W**ELCOME HELP for the thousands of business teachers whose general business course includes a unit on life insurance: There is a new learning kit ready for you and your students. It is sponsored by the Institute of Life Insurance; so the facts are authentic. The kit was developed by three business educators well known for their leadership in the field of basic business training (Herman G. Enterline, M. Herbert Freeman, and Kennard E. Goodman); so it is completely practical, teachable, and learnable. And it is free—free in whatever quantities you need.

There are two pieces in the package. The first is a student textworkbook, "Blueprint for Tomorrow," which provides the facts and learning exercises in 24 generously illustrated pages. The second is the "Teacher's Manual and Key for *Blueprint for Tomorrow*," a 24-page handbook that provides additional resource information, teaching suggestions, and keys to student assignments. On several scores, the kit sets a new high standard for business-sponsored teaching aids.

### ■ The Teaching Plan in the Workbook—

The plan developed by the authors is a straightforward one. There are eight lessons, each illustrated and accompanied by exercises, demonstrations, and review questions. After the eighth lesson there is a special project—analyzing an insurance application form—which is virtually a ninth lesson. Finally, there is a review test that includes a section for each lesson in the unit. The test is objective, easily taken and easily scored. Thus, the unit can be completed smoothly in ten class periods; or, by using the teaching suggestions provided in the Teacher's Manual, the unit may readily be expanded to 15 or even 20 class periods.

Each student is to have his own workbook. It provides not only the study exercises but also the basic information he must have in order to do the exercises intelligently. The Institute of Life Insurance will provide without charge enough copies for each member of each class and will permit the teacher to re-order at the beginning of each new semester. When the student has completed the unit, he is permitted to retain his workbook.

*(Continued on page 29)*



MR. CURTIS HALL, Virginia Polytechnic Institute business education instructor, demonstrates addition drills to prospective teachers. The special drills were designed for building eye-span, concentration, and recognition of combinations. Later, as student teachers, these young people will use the drills.

## How Much Arithmetic in Clerical Practice?

**DR. HARRY HUFFMAN**  
Virginia Polytechnic Institute  
Blacksburg, Virginia

**A**S CLERICAL PRACTICE TEACHERS, we find arithmetic a vital part of our course—but not in the form familiar to most of our students. Just as reading, writing, typewriting, and spelling in clerical practice become reading directions, writing information on cards, typewriting addresses on envelopes, and spelling names correctly, so arithmetic in clerical practice takes on a new form.

### ■ Different Kinds of Arithmetic—

Three different kinds of arithmetic may be a part of office work: computational, clerical, and elementary business.

To determine which kind we should emphasize in the clerical-practice course, let us examine each one.

• *Computational Arithmetic.* Our students have used computational arithmetic throughout their entire school lives. We cannot change their computational ability to any great extent. We can, however, apply to office situations whatever computational skill our students already have. If we help them develop accuracy, reliability, and sensibility with numbers, we can make a real contribution to their success; but, if we continue to use completely random number drills, we will accomplish little. You remember the arithmetic drills frequently used to review the basic skills. Generally, they are composed of numbers chosen at random,

with and without decimal points, arranged in single, double, and multiple columns. For students who have not developed facility with the basic number combinations, such drills are useless.

The numbers in drills should emphasize a specific skill, such as pairs or triplets of numbers that combine to form a reoccurring sum. Skill is built through purposeful repetition. Below are illustrations of drills emphasizing paired-number combinations forming 7's, 8's, and 9's.

|         |         |         |
|---------|---------|---------|
| 13.63 ) | 78.53 ) | 59.88 ) |
| 64.14 ) | 10.35 ) | 40.11 ) |
| 56.65 ) | 35.56 ) | 24.50 ) |
| 21.12 ) | 53.32 ) | 75.49 ) |
| 41.66 ) | 45.13 ) | 35.79 ) |
| 36.11 ) | 43.75 ) | 64.20 ) |

There is an infinite variety of these drills. Some emphasize number combinations in groups of three. Others emphasize paired-number combinations such as the lower decades: 12, 15, and 18. We can incorporate these drills in some of our clerical-practice units.

Because many clerical students lack number sense, they are extremely weak in computational skills. We will have to content ourselves with doing what we can with some of the figure work used in offices: handling money, record keeping, report preparation, payroll, discount, and statistical tasks. Remembering that we have only a short time to develop computational skill, we should use these units to build what skill we can. We cannot isolate computational skill. Some elementary computational skills are:

1. Recognition of number relationships; for instance, that 99 is 100 minus one, 25 is one-fourth of 100, \$9.78 is nearly ten dollars.
2. Accuracy with numbers; being able, let us say, to compute the answer by two different methods.
3. Sense of a reasonable answer.
4. Estimation of answers.
5. Techniques of addition.
6. Simple short cuts.

The foregoing skills are essential in our instruction. Our students must do with absolute accuracy the arithmetic in their units of work. They must learn to know whether or not the answer is reasonable.

• **Clerical Arithmetic.** When we recognize that much of the number work used in an office is not taught in basic-arithmetic classes, we will teach clerical arithmetic more enthusiastically. We will avoid the dreary arithmetic drills commonly found in many arithmetic reviews. We must build these clerical skills with numbers: listing numbers in columns; comparing columns of numbers; checking numbers; reading numbers; calling out numbers to another for verification; copying numbers; posting numbers; remembering numbers; and writing numbers neatly.

Even the best of our students often lack the above simple skills. Many students are skillful in one activity and poor in another. Since nearly all office work with figures requires these common skills, we must provide considerable experience in their use.

We can teach these skills in connection with several of the following units often present in clerical practice: billing; cash receipts; petty cash; payroll; cash disbursements; check book; bank reconciliation; sales summary; purchases summary; and cash-register activities.

These units require reading, posting, remembering, and writing numbers. We must teach the reading of numbers as

| Semiannual Sales Summary |        |        |        |        |       |
|--------------------------|--------|--------|--------|--------|-------|
|                          | Dept A | Dept B | Dept C | Dept D | Total |
| July                     | 13.63  | 53.03  | 65.62  | 1.04   |       |
| Aug.                     | 64.14  | 2.52   | 12.15  | 54.51  |       |
| Sept.                    | 56.65  | 10.01  | 61.26  | 5.40   |       |
| Oct.                     | 21.12  | 45.54  | 16.51  | 50.15  |       |
| Nov.                     | 41.66  | 25.00  | 63.64  | 3.02   |       |
| Dec.                     | 36.11  | 30.55  | 14.13  | 52.53  |       |
| Total                    |        |        |        |        |       |

An exercise in computational, clerical, and elementary business arithmetic.

wholes. The student must learn to identify accurately the place value of the first digit; he must observe sequence; he must be swift. He must learn posting as a process of placing information in location. While carrying the numbers to location, he must remember them—first by deliberate reading and later by mental review. We must teach that accurate reading depends on legible writing.

• **Elementary Business Arithmetic.** Most students entering the clerical-practice class have had business arithmetic, general business, or elementary bookkeeping. The elementary business arithmetic that we teach as a natural, integral part of clerical practice includes report preparation, auditing, pricing, and record keeping.

We must teach the basis for report preparation. The basis may be simply that the accounting department or the business manager needs reports of the amounts of sales, purchases, cash payments, and cash receipts. We must teach auditing of reports and records. If we have our students rotate machine and other office units, we can provide for additional practice by having students audit one another's work. A clerical unit on pricing provides opportunity to use general business knowledge.

#### ■ Record Keeping Employs Three Arithmetic Skills—

Our record keeping units in clerical training provide practice in all three phases of arithmetic—computational, clerical, and elementary business. The semi-annual sales summary shown on this page is a typical example.

• **Developing Computational Skill.** Columns for Dept. A and Dept. C emphasize adding pairs of numbers that form 7. Thus we build skill in adding two numbers at a time and in adding 7's. Columns Dept. B and Dept. D emphasize combinations of 5. Horizontal addition of Depts. A & B and C & D emphasizes combinations of 6. Practice like this attacks specific problems of computational skill.

• **Developing Clerical Arithmetic Skill.** The information in the Semi-

annual Sales Summary had to come from somewhere. So we have our students read the figures on the Monthly Sales Summaries and post them to the Semiannual Summary by remembering them as they carry them in their minds from one place to another. They write them neatly and accurately because they know that they must check to see if the posting is correct.

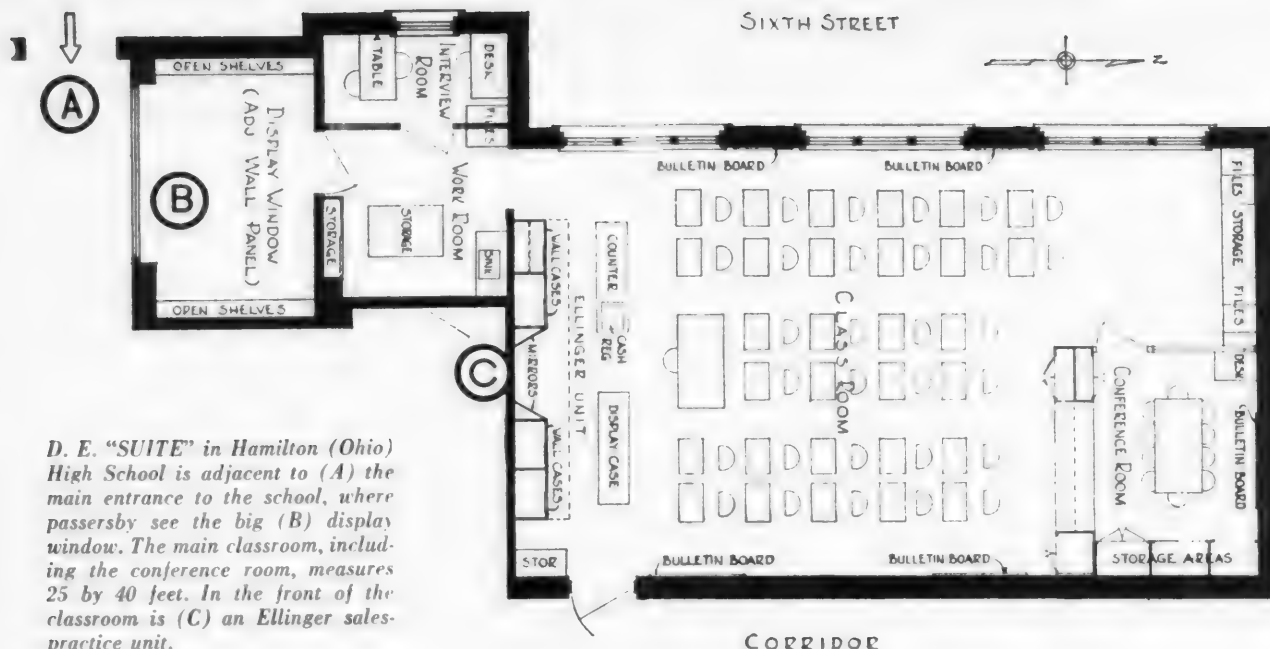
• **Developing Business Arithmetic Skill.** The report is prepared for a reason. We must set up all our record keeping units as problems to solve. The problem is to summarize important information for business management. Such a problem is common in business operations.

#### ■ Computing Machines—

We must not forget that office machines take away a great deal of the burden of computation. We must teach our pupils when to use the machines for computation. We can tie the rebuilding of computational skills to learning to use the calculating machines. We must require a certain minimum of arithmetic skill before we permit our students to operate adding and calculating machines. Unless the students can complete the computation in pencil with some degree of success, they will have great difficulty in learning to use the machines efficiently.

#### ■ Conclusion—

Because figure work is important in the office, we should integrate it with appropriate clerical-practice units. We must build computational skill on units with numbers chosen to repeat combinations and techniques sufficiently often to permit the students to automatize them. We must give attention to the general business aspect of arithmetic by teaching clerical-practice units as problem-solving. Obviously, we must give a great deal of attention to the clerical aspects of figure work. Ample opportunity abounds in the clerical practice class. Let's not short-change our students by giving businessmen just cause to criticize our students for poor figure work. We can remove the cause.



D. E. "SUITE" in Hamilton (Ohio) High School is adjacent to (A) the main entrance to the school, where passersby see the big (B) display window. The main classroom, including the conference room, measures 25 by 40 feet. In the front of the classroom is (C) an Ellinger sales-practice unit.

## Modern Planning for Business Training: The Hamilton, Ohio, D.E. Room

BETTY MARTIN KUBIK  
Columbus, Ohio

**P**LANNING to remodel your distributive education classroom, or build a new one, or just dreaming? No matter in which stage you find yourself, you get excellent ideas from Hamilton High School's "Co-op Shop," one of the finest and most functional D.E. classrooms in Ohio.

This is truly a "Cinderella" classroom. Like the scrub girl in the fairy tale who turned into a princess, the former dingy, crowded D.E. classroom was remodeled into a modern, fully equipped laboratory-classroom.

Remodeled at a cost of \$6500, the classroom is significant because it shows what can be done with conventional classrooms in old buildings. At the same time, it contains all the ideas that would be desired in a new building. It compares favorably with D.E. classrooms found in newly built Ohio high schools.

The design of the room is good because it makes provision for all the diverse activities so necessary in a well-rounded D.E. program, even while

staying within the existing architectural structure of the building.

### ■ Teacher-Planned to Tailor-Fit—

The plan is unusual in another sense. It was designed not by an architect but by the D.E. co-ordinator, John Hock, to meet the special needs of his students.

"I planned the room to the extent of literally writing my own ticket," he said. "Naturally, some items were challenged; but when I had explained why I thought they were important, they were approved, almost without exception."

"I am very grateful for this experience. Teacher opinion on school design is too often ignored or unsolicited, when, as a matter of fact, architects are sometimes poor authorities on the design of classrooms for special subjects."

### ■ Floor Space Is Doubled—

The size of the old classroom has been doubled. By shifting walls, three smaller rooms were added to make the room a four-room suite: the classroom proper, a conference room, a small office and work room, and a large display window that faces the main lobby of the school. There are work areas designed for display mechanics, sign

writing, rehearsals for radio and assembly programs, the viewing of slides and motion pictures, committee work, library study, and personal guidance.

The old classroom has undergone a real face lifting. Besides a fresh coat of paint, there have been installed an asphalt tile floor, acoustical ceiling, and fluorescent lighting. The old armchair seats have been replaced by movable tables and chairs, and an Ellinger unit has created a model store.

The remodeling job was done by contractors hired by the Board of Education. Everything in the classroom is movable, so that if a new high school is built, the room need only be "transplanted."

### ■ Storage Cupboards Keep It Tidy—

In the old classroom, pamphlets were stored in grocery cartons for want of adequate cupboard space. Today, the room is spic and span, with storage areas to house everything from the students' combination radio-recorder to pamphlets, back issues of magazines, visual aids, clippings, books, merchandise manuals, sign-making equipment, mannequins, and display props.

Bulletin boards are located in strate-



gic spots throughout the classroom. One bulletin board is movable and covers the green blackboard when it is not in use.

The classroom is furnished with 30 blonde wood chairs and tables (with book drawer). Mr. Hock has a conventional desk and chair. The school considers 30 the maximum number to be handled in the classroom, but Mr. Hock personally prefers a maximum of 25 students.

#### ■ Modern Touches—

Because any D.E. class functions best with a minimum of outside noise, an acoustic ceiling was installed. No other soundproofing was necessary—the first-floor classroom is relatively isolated.

Low-hanging fluorescent lights were installed. The windows in the old classroom were unchanged; but, by knocking out part of the back wall, an additional window was provided. Approximately two-thirds of the length of one side wall is now window space. In addition, there is a small window in the interview room.

The color scheme of two-tone green and gray was selected from the Harmon Technique color chart. The walls are light green, with a dado of dark green, which is repeated in the green-and-gray asphalt tile floor. All furniture is blonde wood, from the desks to the filing cases and model-store fixtures.

#### ■ A Store in a Classroom—

The focal point of the classroom, however, is the "Ellinger Unit" at the front ("C") of the room. This unit consists of a wall case with both open and closed display areas, a large floor display case, a triple mirror, and a wrapping counter. The counter is furnished with a cash register (not included in

Ellinger Unit), on which the students practice cash-register technique.

Hamilton students work a minimum of 15 hours a week in the local stores under a co-op plan. The model display outfit in the classroom helps them acquire the skills they apply to their jobs.

Mr. Hock feels that the Ellinger Unit and the display window are especially useful in teaching his students "display mechanics." As he explains, this skill is particularly important in small-city retailing, where a sales person is often a jack-of-all-trades.

#### ■ Through the Looking Glass—

Perhaps the greatest source of inspiration to the students is the large display window designed by Mr. Hock, possibly the only one of its type. Facing the main lobby of the school, it serves not only as a display laboratory but as a prestige builder for distributive education.

The size of a regular store window, it has adjustable walls, sliding panels that provide any area of display from 2 feet deep and 4 feet wide to 9 feet deep and 12 feet wide. This flexibility provides areas suitable to the display of the wide variety of merchandise handled by co-operating merchants.

(Each store employing D.E. students under the co-op plan has an opportunity to supply merchandise for its student employees to use in trimming both the window and the Ellinger Unit. These displays are changed, according to a strict timetable, every ten to fourteen days.)

The window is equipped with both colored spot and fluorescent lights, overhead as well as in the floor. Behind the display area is storage space, with open shelves on the side walls. This

makes an over-all area approximately 12 feet deep by 15 feet wide.

Because the room is used by many groups, including adult education classes and an extension class from nearby Miami University, the class annually takes out an insurance policy to cover merchandise lent for display purposes. This is done by the class, because it is illegal for the Board of Education to purchase insurance on privately owned merchandise with public tax money.

#### ■ Workroom Is Functional—

Between the display window and the Ellinger Unit is a workroom. With its sinks and storage cupboards, this room is a boon in the preparation and maintenance of clean displays.

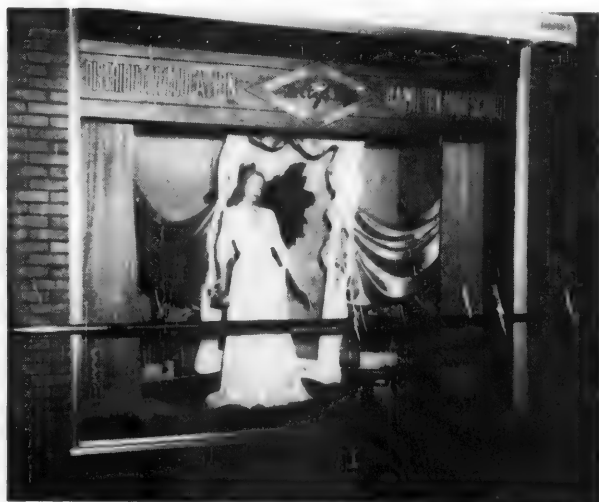
Adjoining this room is a small office, where Mr. Hock may confer privately with his students about job progress and personal problems. Prior to the remodeling, such conferences were held in the hall outside the classroom.

"The importance of the interview room is understood when you realize the numerous problems arising when teen-agers are working on jobs where they must meet the public," declares Mr. Hock.

Equipped with a telephone so that he can maintain contact with local merchants during school hours, the office is secluded enough to assure privacy, yet close enough to the classroom for Mr. Hock to maintain supervision.

All in all, the remodeled classroom provides a laboratory where the students profitably explore the diversified aspects of their field. It points the exclamation to the class slogan that you "Learn by Doing."

*HUGE DISPLAY WINDOW inside main entrance to the school measures 9 by 12 feet, but side paneling is adjustable to as small an area as 2 by 4 feet. Co-op students rig new displays every two weeks, using local-store merchandise.*



*FRONT of main classroom features Ellinger sales-practice unit of wrapping counter, display shelves, triple mirror, and large-size display window. Note also acoustic ceiling and low-hanging fluorescent lighting fixtures.*



# Pitfalls in Journalizing

MILTON BRIGGS

Bookkeeping Editor

**J**OURNALIZING, the foundation on which the bookkeeping structure is built, requires frequent emphasis and drill. Unless journalizing is accurate, all succeeding steps in the bookkeeping procedure will be faulty.

The purpose of this month's bookkeeping contest is to point out pitfalls in journalizing that students can be taught to avoid. Most of the errors in this fundamental process can be traced to lack of application of the student's reasoning ability, or to misinterpretation or misunderstanding of the narrative stating the nature of the business transaction.

With the excellent textbooks available to the bookkeeping students today, there can be little difficulty in presenting the lessons to be learned in journalizing. In fact, the subject is so well described and illustrated that there is some danger that students may lean too heavily on textbook illustrations and rules. Wise teachers will want their students to know the "why" of journalizing, and they will insist on application of the reasoning process.

## ■ Complete Understanding Necessary

The reasoning process begins with complete understanding of the business-transaction narrative. There the student may meet his first pitfall or stumbling block in the form of a technical term he does not understand. He must know, for example, that the word "check" means cash and is not to be confused with "promissory note." He must realize the significance of such terms as "on account," "charge," "credit," and "re-

bate." Teachers would do well to take ample time, in vocabulary building, to be sure that their students understand thoroughly all technical terms.

• *Another pitfall* lies in failure of the student to interpret accurately the full meaning of the narrative of the transaction. He must be careful to see that he does not record a purchase of equipment, for example, in the same manner that he would record a purchase of merchandise. A customer's return of merchandise for credit must be seen distinctly as a transaction in no way affecting a creditor's account. Debiting an asset account when an expense account should be debited is sometimes the result of misinterpretation of the transaction narrative.

## ■ Avoiding These Pitfalls—

Frequent drill and the use of various wording in the statement of transactions will help to avoid these pitfalls. Dramatization of transactions is also an excellent device that often drives home the full meaning of the business action involved. Many a five-minute act in the bookkeeping classroom has led to vivid understanding of everyday business transactions. Students delight in dramatizing the transfer of paper money, self-written sample checks, or promissory notes, and banking, buying, and selling procedures that lead up to record keeping.

After the student reads and understands the narrative business transaction, he must recognize the bookkeeping accounts affected by it as assets, liabilities, proprietorship, income, costs,

or expenses. Next, he must reason the effect on these accounts—whether they are increased or decreased as a result of the transaction. Then, finally, he must record in the proper book or form the result of his reasoning—with accurate figures.

## ■ The November Contest Problem—

There are sixteen different transactions to be journalized. They have been selected from those that occurred in the Sunshine Souvenir Shop. To earn a Junior Certificate of Achievement or an O.B.E. pin, your students must journalize accurately the transactions through November 16; to earn a Senior Certificate or pin, transactions for November 18-30 must be journalized; to earn a Superior Certificate or pin, all the transactions must be journalized.

Please read the brief contest rules before your students begin work on the problem. The teacher's key is given at the end of this article; this key suggests the account titles to be used in recording the transactions. Teachers and students who are accustomed to the use of other similar titles, however, may feel free to use theirs instead.

• *Instructions for Students.* Use pen and ink and general journal form, ruled with two money columns at the right side of the sheet. Write a suitable explanation for each entry. Only your best penmanship is acceptable.

## ■ The November Transactions—

2 Susan Shaw invested \$5000.00 in her Sunshine Souvenir Shop.

3 Purchased a show case for jewelry

(Continued on page 30)

### BOOKKEEPING CONTEST RULES

1. Students enrolled in business education classes everywhere are eligible to participate. Reprints of the contest problems may be purchased from BEW at 5 cents each or by subscription: 10 tests a month, for nine months, cost only \$2; each additional subscription for nine months, 20 cents.

2. Either teachers or student judges may select the papers to be certified, but the teacher must write and sign the statement that certifies to the eligibility of the students named.

3. Print or type a list of the names of students who prepare acceptable papers. Indicate beside each name whether the student is to receive (a) the junior award, (b) the senior award, or (c) the superior award, and (d) whether application is made for a Certificate of Achievement (fee, 10 cents), a gold-and-enamel O.B.E. pin (fee, \$1.00), or both (fee, \$1.10).

4. If 15 or more students qualify on any or all of the problems and are named on the teacher's letter, select the one best paper and attach it to the list of names: if, upon examination by BEW judges, the paper is found completely satisfactory, the "best" student will receive BEW's junior, senior, or superior O.B.E. pin free. Moreover, after the judges have examined all the best papers, a special Honorable Mention list of "the best of the best" student bookkeepers will subsequently be published in this magazine.

5. Mail the list of names, the one best paper, and a check or money order covering the fees to: Awards Department, BUSINESS EDUCATION WORLD, 330 West 42 Street, New York 36, New York. DEADLINE DATE: December 1, 1953.

6. Judges are Milton Briggs, Walter M. Lange, and Dr. Alan C. Lloyd. Decisions of the judges are final.



TEACHING fast and accurate indexing is like teaching typing—one teaches first how to type, then gives application. So, in filing, teach first how to index, then teach the physical skills. Here, the author assists one of his pupils in the first step, while others apply the physical skills.

My favorite device in teaching filing:

## How to Teach "Instant Indexing"

LEROY A. BRENDAL, Beverly, Massachusetts, High School

**B**ECAUSE successful indexing is the key to successful filing, it is with the problems of teaching the 20 or 30 rules of indexing and of developing judgment in their use that the filing teacher is mostly concerned. There is one skill, a critical skill, that will determine the learner's success: his ability to rearrange names he hears or reads, so that in his mind the indexing is achieved *instantly*.

### ■ The Mental Process of Indexing—

Defined, *indexing* is the mental rearrangement of names or items for filing purposes. The physical act of preparing an index card or folder is often associated with indexing; there appears to be no particular harm in such an association.

Although *reading* and *indexing* are listed as two separate steps in any presentation of the "filing cycle," they are accomplished simultaneously when a worker is preparing papers for filing. For example, the file clerk reads *Geo S. Taylor* and instantly thinks *Taylor*, *George S.* He reads *The Four-Corners Restaurant* and instantly thinks *Four-Corners Restaurant* (*The*).

Just as indexing is done simultaneously with *reading* when preparing papers for filing, indexing should be done simultaneously with *listening* when

records are called for. Since the records in any office are frequently called for by name, it is logical that when the boss calls for "that last letter from the Society of Freedom-Lovers," the employee should immediately visualize *Freedom-Lovers, Society of (The)*.

Because indexing is, or should be, performed simultaneously with reading or listening, initial instruction in indexing should center around *developing the learner's ability to visualize mentally*—while reading or listening—the indexing unit of a name, as well as the indexing arrangement of all the units within that name. Other reasons for such emphasis are:

1. The accuracy of that which follows indexing depends upon the accuracy of indexing itself.

2. A correct mental rearrangement of names can be directed with ease to whatever physical act follows.

3. Since the need for a knowledge of indexing is important in using many common office reference books (city directory, Dun & Bradstreet, telephone book), adequate practice should be provided throughout the filing course to build pupil self-confidence in his knowledge of and ability to use indexing.

### ■ Emphasis on Correct Alphabetizing—

How can one develop the habit of

correct "instant indexing"? Certainly there are two steps that can be taken toward the goal: to develop the pupil's ability to use the alphabet rapidly and accurately; and to develop and refine the materials we use for teaching indexing rules.

The first step is simple to accomplish. A pupil must be so familiar with the alphabet that he can tell *instantly* whether R, for example, precedes or follows S. The fact that he cannot readily decide this is not the result of poor early teaching or stupidity; up to this point there has been little need for such alphabet dissection.

One device that has proved helpful in pupils' learning how to apply the letters of the alphabet rapidly and accurately to indexing is a *daily few minutes' drill* on the following arrangement or breakdown of the alphabet:

|      |     |      |       |
|------|-----|------|-------|
| ABCD | EFG | HIJK | LMNOP |
| QRST | UVW | XYZ  |       |

### ■ Emphasis on Functional Drill—

The second step, that of developing materials for teaching indexing, is not quite so simple—yet, not difficult.

Fortunately, the rules are now fairly well standardized in business offices. There is little disagreement on *what* rules to teach, although there is con-

DO NOT MEMORIZE THE RULES; LEARN TO USE THEM BY USING THEM.

- (1) For each pair of individual and firm names in Columns A and B below, underscore the "governing" or indexing unit in each column.
- (2) If the first-column unit precedes the second-column unit when indexed, place the figures "1-2" in the "How Filed" column.
- (3) If the first-column unit follows the second-column unit when indexed, place the figures "2-1" in the "How Filed" column.
- (4) In the "Reason" column, indicate the alphabetic letters within each unit that determine the ultimate arrangement. Use a dash (--) to indicate "Nothing" when the rule "Nothing precedes something" applies.

| (1) |   | (2)  |     | (3)       |        | (4)      |   |
|-----|---|--|-----|-----------|--------|----------|---|
| No. | Column A  | Column B   | No. | How Filed | Reason |          |   |
| 0   | <u>William F. Bryant</u><br><u>George P. Harrison</u> | <u>Charles G. Burns</u><br><u>Harris &amp; Son</u> | 0   | 1-2       | R      | precedes | U |
|     |   |  | 0   | 2-1       | --     | precedes | O |
| 1   | <u>Henry Addison</u>                                  | <u>M. Arthur Adelman</u>                           | 1   | 1-2       | D      | precedes | E |
| 2   | <u>George A. Bower</u>                                | <u>James C. Boher</u>                              | 2   | 2-1       | H      | precedes | W |
| 3   | <u>James Caulfield</u>                                | <u>K. G. Cauldwell</u>                             | 3   | 2-1       | D      | precedes | F |
| 4   | <u>Max Buxton</u>                                     | <u>M. A. Buxton</u>                                | 4   | 2-1       | --     | precedes | A |
| 5   | <u>T. George Adam</u>                                 | <u>Samuel Adams</u>                                | 5   | 1-2       | --     | precedes | S |

siderable disagreement on *how* to teach them—whether to use the "whole" or the "part" method, and whether rules should be memorized or learned functionally. In this regard, the writer prefers the "part" method and the functional approach; these are featured in the plan he proposes here.

It appears best to the writer that the following be basic in any plan for teaching the rules of filing:

1. The rules should be taught in several short lessons, each followed by carefully planned exercises—not in one or two long lessons.

2. Each lesson should concentrate on five to seven rules and review all the rules previously introduced.

3. The use of other skills—typing, sorting, arranging, and actual filing—should be omitted in the initial lessons. The student, then, can concentrate on developing mastery of the rules *per se*. Because indexing should be done simultaneously with reading, indexing should be taught with reading *alone*, with the follow-up skills postponed.

4. Only twosomes of similar names should be used in the introductory lessons, thus postponing fine-point discrimination of groups of similar names until the learner has been properly conditioned for such complex problems.

#### ■ An Illustrative Lesson—

These criteria are met, and adequately, by a lesson based on the duplicated material being shown here.

#### Special notes:

1. Only five problem pairs are given, to save space; actually, the lesson should contain 35 or 40 pairs.

2. Since this is Lesson 1, there is no review of preceding rules—a condition that any teacher can meet with no difficulty in designing succeeding lesson sheets.

3. The related skills of typing, sorting, arranging, and filing are postponed. Emphasis is placed on developing understanding of the rules with a minimum use of only one skill, writing.

4. Only *pairs* of similar problem names are used. While the degree of difficulty may be increased by the presence of other similar names, the fact remains that the decision in filing must be made between just two items.

5. With only a few rules presented in a lesson, the areas of pupil difficulty may be more easily pin-pointed. Guidance is thereby provided for the development of materials for remedial teaching.

6. Short, comprehensive lessons such as the one illustrated provide a daily opportunity for checking pupil progress. The longer an exercise, the more apt it is to end up as busy work, to require more time, and to become more complex. Thus, the purpose of the lesson may be lost. A short lesson permits the teacher time, in the average class period of 40 to 45 minutes, to cover the lesson thoroughly, to do remedial teaching as

needed, and to administer quizzes for remedial and grading purposes.

#### ■ A Variation—

When a pupil's ability to discriminate between two names and his understanding of the indexing rules has been thoroughly developed, variations of the preceding lesson may be used to develop the power to discriminate among three or four names.

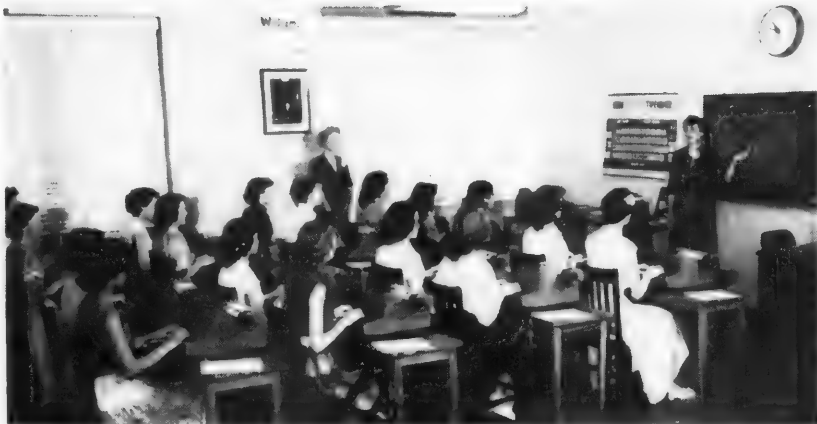
The same kind of duplicated form can be used, with one alteration: in Column 2, two names are placed beside the one name in Column 1; then the student indicates by an F, B, or R in Column 3 whether the name in Column 1 should be filed *in front of* (F), *between* (B), or *in the rear of* (R) the two names in Column 2.

#### ■ In Summary, Then—

In general, fast and accurate filing is dependent on fast and accurate indexing. Teaching fast and accurate indexing is like teaching typewriting—one teaches first how to type, then gives application. So, in filing, teach first how to index, *then* teach the physical skills and techniques *related* to indexing.

To accomplish this purpose, lessons using the simple form illustrated are not intended to be the whole project; they are designed to show that with proper materials, carefully used, indexing can be made more interesting and understandable to the pupil, thus laying a good foundation on which to build a high degree of skill in filing.





Summary of a demonstration lesson frequently conducted by Marion Wood, of Boston University, at teachers' workshops in electric typewriting:

## The First Lesson in Typewriting— When You Use Electric Machines

**T**HE PRINCIPAL difference between the first lesson in typewriting on an electric typewriter and one on a manual typewriter is simply that it is easier on the electric. Why? First, there is no problem in teaching the carriage return—it's just a finger reach—and so the teacher does not have to fight the battle of keeping students' eyes from following the motion of the arm in the traditional manual carriage return.

Second, no attention has to be given to stroking technique. One simply tells the students to "point" the finger toward the key he wishes to strike—no "red hot" keys, no "tiger strokes." Third, because the reaches are so easy to make and because the dip of the key is so slight, the hand is rarely pulled out of position on upper- and lower-row strokes; so, that old admonition, "Be sure to get your fingers right back on the home keys," is rarely necessary. And, fourth, it is easy to give the student trial reaches on new strokes by letting him finger the keys with the motor turned off, which eliminates the distraction of the sound of the machine while locating the new reaches.

These four factors contribute to making the first lesson easier and therefore

more successful. They make it possible to cover more material, to introduce more reaches, to initiate pressure for quick strokes by giving short-spurt writings.

Thus, fundamentally, the first lesson in typewriting on electric machines is just the same as one on a manual, only easier. Posture must be taught, and the home-key position, and the carriage return, and the first new reaches; and there must be drill and practice, with plenty of encouragement and successful experience. But progress is faster; the lesson moves quickly.

### ■ Be Ready for an Action Start—

Just as when teaching with manuals, the teacher must first ascertain that the machines themselves are ready for use. The margin stops are set—I set them for a 60-space line. Paper is inserted. The line-spacer is at single spacing. It is important that the first period be devoted to as much typewriting as can be crowded in. No time should be lost in making machine adjustments or learning the names of the machine parts in the first lesson.

The teacher will wish also to check the operation of each machine, just as he does when using manuals. Here,

again, the electrics are easy to check: just turn on the power switch and run a finger across each row of keys. With a rat-a-tat of quick strokes, the machine tells you it is ready to go.

In my own Lesson No. 1, I always plan to introduce the home-key position and to teach the control of four home keys (*D, F, J, and K*) and four reach keys (*E, R, H, and T*). These strokes make it possible for the students to go into word and sentence typing right away, so that I can give some short timings (to build pressure for quick stroking) on the sentence, "He fed the deer." The routine to be described here could, of course, be adapted to whatever approach is provided in the textbook used or whatever other approach the teacher prefers. Like many teachers, I do not use the textbook in the first period; all the typing is from blackboard copy.

### ■ Position and Carriage Return—

First, students must learn the home-key position. At least one student in every class is certain to know the home keys; to encourage class participation from the outset, I let him call the letters and have the students put their fingers on the keys as he identifies them.

The motor switch is in the *off* position, of course.

Now, a quick drill on putting the hand on those keys. I have the students drop their arms to their sides and let the fingers curl naturally, then raise the hands without uncurling the fingers; the fingers will then go on the home keys in the "natural curve" position that is correct for the electric machine—the fingers are not bent in sharply as they must be for a manual. We drill, "Hands up . . . down at your sides . . . up . . . down at your sides . . . up." At first, the students may watch where they place their fingers, but I challenge them to make the location without looking; and in a minute's drill they do so.

Next, before beginning on any key, I give the students practice in the "touch and go" action on the carriage-return key. With their fingers on the home keys, I direct them to extend the little finger of the right hand to the return key and immediately return the finger to the semicolon key. I dictate, "Return . . . *semi* . . . return . . . *semi*." The motor is still off.

When the class executes this reach readily, I have them do the drill again—this time with their two middle fingers raised. Now they are reaching for the return key with the *semi* finger, but with the *J* finger on the *J* key and the other two fingers hovering over the intervening home keys. Finally, as the last step in this "zipping" of the return key, I have the students lift *all* the fingers from the home keys, allowing them to hover over the home row as the *semi* finger touches the return key in a rapid "touch and go" action. By lifting the *J* finger last, the students eliminate the tendency to move the hand rather than the finger to the return key. Now we turn on the motors and drill on this last step.

#### ■ Using Some of the Home Keys—

"Now, class, let's get down to learning some of the keys. Turn your motors off. What key is under your left forefinger? *F*? Right! As I call the letter *F* to you, tap the key in its center and say the letter. Ready? *F . . . F . . . F*."

The students tap the keys, saying the stroke; and they continue this long enough for me to verify that they are using the proper finger on the correct key, are tapping it (with the slight finger-lift necessary for tapping) in the correct way. Then, with motors still turned off, we say-and-type the *J*, the *D*, and the *K* keys. Only about a half-minute's drill is given in tapping each of these four keys.

And now we do the same on the space bar, emphasizing by demonstration that the students should flick the space bar with the tip end of the right thumb, with the fingers of the right hand motionless, poised slightly over the home-row keys.

Then, to encourage quick flicking of the space bar and to give practice in typing the four letter strokes, have the students turn on the motors and copy from the board—

ffff jjjj dddd kkkk ffff jjjj . . .

—while you call, "F-2-3-4-space J-2-3-4-space D-2-3-4-space K-2-3-4-space." Do not use perfectly metronomic rhythm; speed up on the 2-3-4-space each time.

Several lines of such drill will enable the students to associate the letters of the second bank with the guide keys and to develop correct tapping.

#### ■ Using Words to Introduce Reaches—

I write the word *fed* on the board. "Class, what new letter is in this word?"

They respond, "The letter *E*."

"Class, where is the *E*?"

They look. "Right above the *D*."

"With motors off (*pause*), let's tap *ed . . . ed . . . ed . . . ed*. Can you tap it without looking? Try: *ed . . . ed . . . ed*."

At first they look at their fingers as they tap *ed*, but soon all eyes are up as the *ed*'s continue. "Now, class, let's tap *fed . . . fed . . . fed . . . fed*."

I call the word slowly enough for the students to feel secure; slowly I increase the pace. Finally: "Now, look at the board and type *fed* quickly, in a spurt, each time I call it. Motors on. Ready? *Fed . . . fed . . . fed*."

The word should be called four or five times; then let the class see how many times they can type the word in a half minute—long enough for the teacher to go up and down the aisles, checking that the correct fingers are being used and that the students are not dropping their wrists against the frame of the machine. The ease of stroking the electric machine tempts students—particularly boys, I find—to "lean" their wrists on the machine.

After *fed*, the word *he* may be introduced. "What new letter?"

The class answers, "The *H*."

"And where is it?"

"Beside the *J*."

"Let's tap *hj . . . hj . . . hj . . .*"

The same routine is used as for *fed*; and after *he* has been drilled and practiced and written for a half minute, the words *the* (the *T* is new) and *deer* (the *R* is new) are introduced.

The board is erased and the complete sentence, *he fed the deer*, is written, one word at a time. The students practice each word as it appears and then word groups, like this:

he he he fed fed fed he fed he fed  
he fed the the the he fed the he  
fed the he fed the deer deer deer  
he fed the deer he fed the deer . . .

I indicate by gestures the word groups. Thus, I write *he* and pause; then

I write *fed* and pause; then I point to *he fed* and pause; and so on.

#### ■ For Fuller Effort, Timings—

"Now, class, I'm going to let you write for a half minute. Without moving your eyes from the material on the board, see how much of it you can type in a half minute. See whether you can get as far as the word *the*!"

You know full well that practically everyone will finish the whole sentence and many will type it twice. Setting a goal within easy accomplishment will give the students reassurance and an incentive to work harder. It will also encourage controlled writing, for the student feels that he has a wide margin over the goal; and so he will remain relaxed and tension free.

After exclaiming over the number of students whose hands go up when you ask, "Did anyone get as far as *the*?" repeat the timing. Repeat it again, but gradually reduce the interval from 30 to 25, to 20, to 15, even to 10 seconds, challenging the students to get the same amount done in a shorter period of writing time and voicing your praise each time a student is able to do so. There are 15 strokes, or 3 standard words, in the sentence; typing it in 10 seconds would be 18 words a minute—and you will find that almost every student will double that.

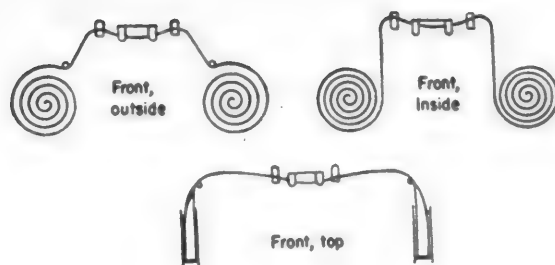
#### ■ In Summary Review—

The foregoing lesson can readily be completed in a typical 40-minute period, even when allowing for three or four repetitions of each short, timed writing. If the initial class period is shorter, as much as possible of the lesson should be covered.

At first glance, the lesson seems a lot like a manual one. But there was an absence of carriage-throw drills, of repositioning the carriage for more carriage-throw practice, and of practice in getting the hand back into position after a carriage return. An absence of stroking discussion, demonstration, and practice. Hardly any reference to "You must keep your eyes on the copy." No begging for curved fingers or sharp strokes. No concern about fatigue. A minimum of "watch me do it, class" demonstration. No warning about keeping the elbows in. Just 40 minutes of typing practice.

What adaptations need one make to his normal manual-machine first lesson? Well, remember what no longer has to be taught and drilled. Remember to use the convenient "dead key" drills made possible by turning off the motor. Remember to give a brief drill on reaching for the return key. Other than these three "remembrances," the teacher may apply the same activities and methods that he would if the class were one in manual operation.

To repeat: It's the same, *but easier*, when you teach with electrics.



# How I Teach the Ribbon Change

SARA L. BARRORD  
Michigan State College  
East Lansing, Michigan

**S**O OFTEN a lesson in ribbon changing ends with ink-smudged students, ribbon-twisted machines, and a frantic teacher! If a student by luck gets his ribbon on correctly, he (and the teacher) breathes a sigh of relief and hopes he never has to change a ribbon again.

Ribbon changing is not a major operation—just a simple three-minute task; but, unless we really *teach* our students to change ribbons, and give them practice doing it, we'll be turning out typists who think it's a major operation to be avoided or put off as long as possible.

The key to a successful ribbon-changing classroom activity is a well-planned "accrual" of experiences. My plan for teaching ribbon changing is not a one-period plan. It requires a few minutes of a few class periods, for an introduction to the ribbon mechanism, and then ten minutes the day the ribbons are changed.

## ■ Getting Acquainted—

The first step is to make sure that the students know how the ribbon mechanism works. I start with the red, white, and blue color lever on the machine.

Have the students move the lever to red and watch their ribbons as they type. Notice that the ribbon moves higher, and that the keys hit through the lower half of the ribbon. Explain that on bichrome ribbons, lower half red, top half black, it is simple to shift from one color to another. Have students shift to stencil and observe that the keys do not strike the ribbon when the color lever is set on white.

Now that the students' attention is on the ribbon mechanism, have them open their machines and watch the way the ribbon winds from one spool to the other as they type or strike the space bar.

Point out the ribbon-reverse lever, and have the students shift it and

watch the ribbon change direction and wind the opposite way. Explain that the ribbon reverses automatically when it reaches the end of the spool, and that the ribbon is continually winding from one spool to the other while they are typing.

This introduction takes less time to make than to read about. You might present it right after the warm-up or use it as a break between two timed writings or in those last few minutes before the bell rings. Just don't skip it—although simple, it is *very* important.

## ■ The Spools—

A thorough examination of the ribbon spool is the second step; and this, too, takes only five minutes.

Have the students open their machines and slowly lift out *one* ribbon spool. Have students notice the guide through which the ribbon enters the spool, and examine the teeth or catches on the bottom of the ribbon spool and in the spool holder. Have students re-

place spools and check the movement of the ribbon by moving the carriage or using the space bar. Doing this makes sure that the spool is properly in place—and provides a review of the ribbon movement.

Very seldom will students get the ribbon twisted or tangled in this step, for they remove only one spool, and the carrier at the center holds the ribbon in position.

Because the direction that the ribbon enters the spool controls the automatic reverse, call attention to this now and to the fact that both spools are alike. Use simple blackboard sketches, as illustrated, to explain this matter quickly and easily. Have the students trace the direction of the ribbon with the first finger.

This second step, examining the spool, should be repeated before going to the threading of the ribbon. Repeating it catches any absentees and gives everyone a feeling of sureness in handling the ribbon spools.

## ■ Threading the Ribbon—

With both spools in position, have the students unthread the ribbon from the carrier and let it hang between the spools; do not remove either spool. Lock the shift key and move the ribbon lever to red in order to raise the carrier, making it more accessible for rethreading.

In rethreading, direct the students to hold the ribbon between the thumb and forefinger of each hand (about two inches apart), place the ribbon *behind* the carrier, and then draw the ribbon forward through the guides at the sides of the carrier. Holding the ribbon with *both* hands gives enough tension so the ribbon can be slipped through the guides readily.

Practice in unthreading and rethreading the ribbon should be done at least twice, preferably three or four times, before the actual replacing of the ribbon.

(Continued on page 31)

## FOUR SHORT LESSONS

• Lesson 1. Ribbon mechanism: Color lever . . . ribbon movement . . . use of reverse. Time, 5 minutes.

• Lesson 2. Ribbon spools: Removing spool . . . spool teeth or catches . . . direction of ribbon. Time, 5 minutes.

• Lesson 3. The carrier: Raising ribbon carrier . . . holding ribbon . . . threading ribbon. Time, 7 minutes.

• Lesson 4. Changing ribbon: Removing spools . . . inserting ribbon . . . fastening to empty spool . . . threading carrier . . . checking reverse. Time, 10 minutes.

# Gregg Extends Its Dictation Tapes

**A** YEAR AGO the first professionally recorded tapes for classroom shorthand dictation were produced—by the Gregg Division of McGraw-Hill. There were 35 reels, each providing an hour's dictation by shorthand authors Louis A. Leslie or Charles E. Zoubek, or by Gregg's educational director, Mrs. Madeline S. Strongy. So successful have the tapes been that Gregg has now issued another series, correlated for use with the new college-level shorthand textbooks the company has recently produced.

• *The original 35 reels* comprised two "series." The first (25 reels) parallel the 54 Lessons in the *Gregg Shorthand Manual Simplified* that concern shorthand rules and theory; the dictation is based on the shorthand reading material in that text. The second series (10 reels) is a skill-building package with the pace of dictation progressively increasing from 60 to 120 words a minute. This series is independent of any single text.

• *The new series* parallels the first of the two earlier series and is designed to accompany the new *Gregg Shorthand Simplified for Colleges*. Like its predecessor, the new series contains 25 double-track tape recordings of dictation correlated with 54 theory lessons. There is 15 minutes' dictation of Lessons 3 through 6, and 30 minutes' dictation of the remaining theory lessons. Also like the original Series One, the tapes sell at \$6.75 each, or \$150 for the complete set of 25 reels. Charles E. Zoubek is dictator throughout.

Each selection is dictated three times, in a three-speed pattern that encourages more rapid writing from the outset of dictation. In the first seven reels (Lessons 3-18), the dictation is given at 40 words a minute, repeated at 50, and then repeated again at 60. In the next six reels (Lessons 19-30), the dictation speeds are 50-60-70. Lessons 31-42 are given at 60-70-80; and the rest of the dictation (for Lessons 43-54) is given at 70-80-90.

The material dictated is the identical plate material in each Lesson in the college student's first-term shorthand textbook and may be used in out-of-class "homework" preparation in the "audio approach" method described by Miss Duckwall on pages 27-29, October BEW. The new tapes are distributed by Gregg's New York office.

## SHORTHAND THEORY CONTROL CHART - I

|    |       |               |  |
|----|-------|---------------|--|
| A  | .     | a, an         | --ing; a, before W ( <i>awake</i> )  |
| A  | o     | I (pronoun)   | long and short sound of A ( <i>bait, bad</i> ); <i>able</i> (phrases)  |
|    | o     | --ily, --ally | <i>totally</i>   |
|    | o     | how, out      | ow-sounds; drop before N ( <i>bound</i> , <i>count</i> )   |
| B  | /     | be, by        | --ble; --bility (disj); --berg (names); <i>been</i> (phrases); <i>billion</i> (disj); end with B in words ending, --bute |
| C  | (kay) | can           | con-m--; --cle, --cal (disj); end with K in words like <i>indicate</i> ; <i>abduct</i>                                   |
| C  | o     | see           | use for the "see" sound of C   |
| CH | /     | come          | comm-- (for words with double M, <i>commercial</i> )   |
|    | /     | which         |  |
| D  | /     | would         | --hood, --ward; <i>dollars</i> ; D omitted after N in most words of two or more syllables                                |
|    | /     | did, date     | --red-, --det-, --ded-, <i>today</i> , <i>due to</i>   |
|    | /     | d-tin-en      | --tain, --fon, d-tim-em, etc.  |
|    | /     | d-tel, d-tiv  |  |
|    | /     | --dition      | --dation   |
| E  | o     | he            | --ly; --ingly (disj); incl-- (disj); used for short sounds of I as in <i>fill</i>  |
|    | o     | eo            | <i>radio</i>   |
|    | o     | ea, ia        | <i>area, aria</i>  |
| F  | /     | for           | --far-, fur-, etc; --ful, --ify; --ification (disj); --field (names)   |
| G  | (gay) | go, good      | --gra-im (disj); <i>ago</i> (phrases); end with G in words like <i>navigate</i>  |
| G  | /     | J sounds      | see J  |
| H  | .     |               | placed over following vowel ( <i>hot</i> )   |
| I  | o     | why           | long sounds ( <i>fine</i> ); end with I in words ending, --quire   |
| I  | o     | same as E     | short sounds ( <i>hill</i> )   |
|    | o     | ia, io, ie    | long I followed by a pronounced vowel ( <i>riot</i> )  |
| J  | /     | gentlemen     | <i>jump</i> ; J-sounds of G, <i>bridge</i>   |
|    | /     |               | <i>j-pend-t</i>  |
| K  | -     | (Look at C.)  |  |
| L  | /     | will, well    | --ial, --ual, --less; --ity, --lity (disj)   |
|    | /     | electric      | for words ending, --alogy  |
|    | /     | --ld          |  |
| M  | -     | am, more      | em-, im-- (except when followed by a vowel); --ment, --ingham (disj); <i>millions</i> (disj)                             |
|    | /     | --mt, --md    | <i>million dollars</i>   |
|    | /     | --motion      | --mition, --mission  |
|    | /     | men           | men-m-, moun-, mon-, etc.  |

## My favorite device

**W**OULDNT it be wonderful if, when the shorthand Manual is completed, all students had so thoroughly mastered the material that your work was principally to build shorthand speed and transcription ability? Unfortunately, though, many students forget their theory soon after it is presented unless they are systematically encouraged to refresh their memory.

### ■ Why Theory Refreshers?

The necessity for theory review often becomes apparent soon after a shorthand course begins. And this fundamental need may continue throughout a two-year shorthand course. Remember, for example, how

thoroughly you covered the use of the *men* blend to express *men, mem, mourn, mon, etc.*? Then, not long afterward, you found students hesitating over the writing of the less frequent words in which the *men* principle was used! In dictation, hesitation over a single outline may cause a student to fall so far behind that it is impossible to catch up.

### ■ Memory Aid—

Perhaps, in such cases, you have wished for an aid that gave all the principles in capsule form and that could be used as a ready reference or guide to periodic study. The Shorthand Theory Control Chart shown here was developed with



# SHORTHAND THEORY CONTROL CHART - II

|       |    |                             |   |
|-------|----|-----------------------------|---|
| N     | —  | in, not                     | e-i-un (except when followed by a vowel); 100 (disj); enter-, intra- (disj); end with N in words ending, --ntic   |
|       | —  | --ng, --nk                  |   |
|       | —  | end, and                    | --nd-t; hundred dollars   |
|       | —  | --nition                    | --nition  |
| O     | o  | of                          | O- and aw-sounds of A (ball); over (disj); al-; o'clock (disj)  |
|       | o  | oe, oi                      | boil  |
|       | o  | --ort                       | court, port   |
| OO    | o  | see U                       |   |
| P     | p  | put                         | post- (disj); --port (names)  |
| PR    | p  | present                     | pur-, per-; pro- (except before upstrokes)  |
|       | p  | p-jend-t                    |   |
| Q     | q  | kw-sounds                   | quit  |
| R     | r  | are, our, hour              | re- (before most downstrokes); --er, --or, --ure; --rity (disj)   |
|       | r  |                             | omit R in --tern-, term-, --dern, --therm-  |
| RD    | r  |                             |   |
| S     | s  | right                       | sub-; super, supra-a- (disj); per cent; cents; omit in --use  |
|       | s  | left                        | sub-; --self; self-, circum- (disj); --ings (disj); omit in --pose  |
| SES   | s  | says                        | --selves  |
|       | s  | --i-est                     | Disjoin for brief forms and words ending with a vowel   |
| SH    | sh | shall, ship                 | --s-ion; --tial; short, ship (disj)   |
|       | sh | --cient                     | --ciency  |
| T     | t  | it, at                      | past tense (disj); trans- (disj); omit in polysyllables ending, --i-est, --et; end with T in words ending, --itude (latitude); "to" in some phrases             |
|       | t  | (See D.)                    |   |
| TH    | th | right                       | --ther; thousands   |
|       | th | left                        | --ther; use only before and after O, R, L   |
| U     | u  | use                         | long sound of U (few);  |
| U, OO | u  | you, your                   | short U and oo-sounds; under (disj); --ulate (disj); --ul- (result); W when first letter of word or after S; omit short U before N, M, and straight downstrokes |
| V     | v  | have                        | --ville (names)   |
| W     | w  | (See U.)                    |   |
| WH    | w  |                             | underline vowel for W within a word (roadway); wheat  |
| X     | x  | xes                         | slant at end of word (tax, taxes)   |
| Y     | y  | loop, eo, eu                | yell; Yale; yawn; youth   |
|       | y  | dash distinguishes Z from S | zenith; buzz; zero; daze  |
| Z     | z  |                             |   |

## And Now a Book On Using Tapes

CLEAR . . . realistic . . . logical . . . easy-to-read . . . such is *Tape Recording*, a new book written specifically for *business teachers*. It tells what tapes are, how they work, and how to use them in business courses.

The author is Louis A. Leslie. The publisher is the Minnesota Mining and Manufacturing Company, makers of Scotch Tape and recording tapes.

Appearance of the book is a sign of the times: The average number of recorders in American schools is still less than one per school, says *Tape Recording*—and that figure includes all kinds of recorders. But the statistics are changing, and rapidly, in pace with the production of more professionally prepared tapes for classroom use and publication of more articles dealing with uses of tapes in classrooms.

The chapter headings spell out the contents accurately. "General Principles" talks about tape recordings in general, then the uses of tape recordings in specific subject areas are covered in separate chapters:

- II. Typewriting, Shorthand, and Transcription
- III. Office Practice Classes
- IV. Distributive Education
- V. Bookkeeping
- VI. Business Law
- VII. General Business
- VIII. Teacher Training

The book winds up with a chapter on tape qualities and recording techniques. All understandable.

*Tape Recording* stresses that tapes are an aid for the progressive teacher, not a panacea or replacement for the lazy teacher. Two salient objectives are pointed out: that tapes can free the teacher from routine voicings—dictating shorthand, calling drills in typing, etc.—and that tapes can greatly enrich many classes by presentation of recorded interviews, skits, panels, businessmen's dictation, etc., etc., etc.

Although its information covers such things as editing, splicing, and other mechanical aspects, the book is not a substitute manufacturer's manual. A few projects listed are difficult. Some demand complete co-operation of local businessmen. But, in general, *Tape Recording* is a step towards expedient and realistic teaching. A copy from MM&M (St. Paul) costs one dollar.

## for shorthand theory

these purposes in mind. I have used the chart successfully in this continuous-reviewing-learning process. It has been especially useful in the semester and a half following completion of the Basic Manual.

### ■ Easy to Reproduce—

The Shorthand Theory Control Chart can be reproduced easily by Ditto. If you have not already tried shorthand reproduction by this process, you will find that clean outlines can be reproduced by using a sharp pencil and a hard backing in making the master carbon.

### ■ How We Use the Chart—

Each member of my shorthand class is issued a copy of this chart,

and a special lesson is built around the material one day a week. This weekly study is especially valuable for helping students to pass the Complete Theory Tests appearing in *Business Teacher*. I have made a collection of these tests since the Simplified Series was introduced and now have a large number for testing from time to time.

### ■ Good for Future Reference, Too—

Each of my students takes a copy of the Chart with him when he leaves school. I recommend that it remain as a part of the stenographer's permanent reference data.—*H. M. Dyer, Marysville High School, Marysville, Washington.*



## 10-KEY or FULL KEYBOARD— MONROE *simplifies teaching BOTH* *...with its Unique Teaching Aids!*

Monroe Adding Machines are well-known, widely preferred, both in business and in commercial education. The full keyboard model with Monroe's famous Rhythm-add Course has had spectacular success in schools everywhere. Now Monroe's brand new 10-key machine with its equally effective course completes your office training curriculum.

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celled machines (both full keyboard and 10-key) ...*plus* teaching courses developed by Monroe from suggestions of teachers themselves!

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Monroe Calculating Machine Company, Inc., Orange, N. J.

## Free Workbooks

(Continued from page 15)

Each of the eight lessons is designed to achieve one or two particular understandings about life insurance—understandings that the youngster should have if he is to know how life insurance “works” and how he can use it in his later life, both to protect his family and as a measure of thrift.

### ■ Other Organizational Features—

- **Questions.** In general, there are two kinds of questions. The first is objective, calling for penciled answers in the workbook itself. These include true-false, multiple-choice, matching, and completion questions. A few exercises call for simple arithmetic.

The second type of question is provocative, designed to stimulate class discussion.

- **Format.** The form of presentation was suggested by the authors, who felt that only a workbook would offer both the do-ability and flexibility required in a basic insurance presentation.

Realizing that it is not enough to read about life insurance, the authors provided adequate—and rather interesting—questions about each aspect developed in the text matter of the workbook. The workbook format, with its provision of a specific place in which to jot down answers, helps “do-ability.”

Too, different teachers give different emphasis to life insurance. Some devote just a few periods to the subject; some devote whole weeks. Some stress one aspect; some, another. The workbook format helps meet this problem, too. By doing some lessons outside of class, students can reduce the time required for the class to cover the topic; by dividing some lessons and by observing teaching suggestions, the instructor can with equal ease expand any part or the whole coverage of the unit.

- **General Tone.** The text is written in a vocabulary that eighth- and ninth-year students should be able to understand easily. Technical terms are carefully introduced *after* a need for them is developed; an example: “Life insurance mathematicians have worked out tables that show how long people of various ages can expect to live. These are called *life tables*. . . .”

### ■ Getting Your Copies—

Requests should be addressed to the Educational Division, Institute of Life Insurance, 488 Madison Avenue, New York 22, New York. The request should indicate (a) the number of copies of the workbook required for the students and (b) the number of teacher’s manuals required for the teachers. Since re-ordering will be permitted, it is not necessary to “stock up” with extra copies at the outset.

# Quoting Doctor Gregg

LOUIS A. LESLIE

Author, *Methods of Teaching Shorthand*

**T**HE MOST COMMON ERROR [in the study of shorthand] is to forget that shorthand writing is more of a mental than a mechanical process and that, if the writer can “think out” the correct outline rapidly enough, he will find little or no difficulty in transferring it to paper. [1893] Suppose a man were to dictate the number 1,634,725. And suppose that number is equal to  $5^9$ . You will write much faster 1,634,725 in full than  $5^9$ , which looks so much shorter. Why so? It is evident. Yet, everyone will believe that  $5^9$  is more expeditious for the dictatee than 1,634,725 . . . . The principle applies to shorthand. People who fancy that by dint of shortening the outlines they will gain speed make a heavy mistake. As a rule, they lose time. [Quoted by Doctor Gregg from Jean P. A. Martin, in 1913.]



Louis Leslie

### ■ Are You a Mentalist or Mechanicalist?—

All shorthand teachers may be divided into two groups, because all shorthand teachers, whether they know it or not, fundamentally believe that shorthand is predominantly a mental process or that it is predominantly a mechanical process.

Teachers who have never consciously considered the matter nevertheless express, in their daily classroom procedures, their subconscious decision. This decision is the most important one that each shorthand teacher must make, and it will determine the direction of his teaching throughout his career.

If the shorthand teacher decides to follow the older idea that shorthand is largely a mechanical process, he will be led into all the teaching errors that cannot fail to flow from that decision.

John Robert Gregg was one of the first to realize that “shorthand is more of a mental than a mechanical process.” The whole scientific structure of Gregg Shorthand rests on his awareness that shorthand writing is largely such a process.

### ■ The Logic Behind the Mentalist Concept—

The mechanical writing ability of even the slowest teen-ager is far in excess of the shorthand speed that he can ever be trained to write under ordinary school conditions. With the aid of a high-speed motion-picture camera, Dr. A. E. Klein proved that learners taking dictation at 140 words a minute employed hand speeds of more than 400 words a minute—so much of the time was spent thinking out the outline that the hand finally did the mechanical writing at over 400 w.m.

Even more incredible, in the same experiment, two former world’s champion shorthand writers were found to *write* the outlines more slowly at dictation speeds over 200 words a minute than the learners wrote at dictation speeds of 140 w.m. In other words, the more expert the writer and the higher the speed of the dictation, the more slowly were the outlines actually written.

Incredible as that idea still seems to many shorthand teachers, it is clear from our 1893 quotation from Doctor Gregg that he was even then already well aware of the real nature of the shorthand writing process.

One of the earliest criticisms of Gregg Shorthand was that the individual outlines were so long, and required so much writing, that they would be much too slow for a commercial shorthand system. Doctor Gregg, being convinced that the determining factor in shorthand speed lay in the speed of *thinking* rather than in the speed of handwriting, persevered in the face of that criticism. He ultimately proved that his system, with the long outlines, could be written much more rapidly than systems with outlines that were much shorter but that required much more time to “think out.”

The second quotation above, incidentally, is a wonderful example of the mentalist concept. It is quicker to write 1,634,725 than  $5^9$ , even though the  $5^9$  looks shorter to the eye. By the time any writer, even a genius mathematician, could recognize a sum as the ninth power—or any other power—of a given number, he could write the full figure many times.

# Distributive Education

SAMUEL W. CAPLAN

Temple University  
Philadelphia, Pennsylvania

ONE OF THE PROBLEMS that confronts the teacher-co-ordinator is providing individual instruction to students working in different types of jobs or with different types of merchandise. In some cases, this is done by supervised and directed study in texts and pamphlets specially prepared for this purpose. The following list is recommended for those who are interested in knowing more about this technique:

- *Publications.* Issued by the University of Texas, Division of Extension, Industrial and Business Training, and Texas Education Agency, Vocational Division, Austin, Texas. Two classifications of manuals have been developed for co-operative classes: Departmental Manuals for Individual Assignments and Group Discussion Series for Teacher Use. This brochure also lists adult instructional material that is applicable to all fields of distribution.

- *Missouri Study Guides for Co-operative Part-time Classes.* Available through Department of Industrial Education, University of Missouri, Columbia, Missouri. *The General Related Study Guide* (student's manual) includes instructional material, common to and essential in the occupational adjustment of all young workers, organized into assignments for individual and group study. The study guides for specific occupations each includes an analysis showing what the worker must know and be able to do and the personality traits essential for success in the occupation. Assignment sheets containing learning activities, references, and objective type questions for individual study are also included.

- *Progression Charts and Study Guides.* Available from the Trade and Industrial Education Department, University of Alabama, University, Alabama. This listing of progression charts and study guides contains many titles of direct application to distributive-education jobs.

- *List of Instructional Materials for the Supplementary Training of Apprentices and Other On-the-Job Trainees—Misc. 3243, Revised September, 1951.* Available from Department of Health, Education, and Welfare, Office of Education, Division of Vocational Education, Trade and Industrial Education Service, Washington, D. C.

This comprehensive list contains instructional materials and teachers' aids covering technical and other related instruction for both industrial and distributive education. Most of the instructional materials for student use is adapted to individual instruction. Listings from the following states are represented: Alabama, California, Connecticut, Florida, Georgia, Indiana, Michigan, Missouri, Nebraska, New York, Oregon, Tennessee, Texas, Utah, and Wisconsin.

## ■ Booklets—

- *Acrilan—What Do You Want to Know About It?* A new company—the Chemstrand Corporation—was formed to develop and manufacture synthetic textile fibers, the first of which is its new acrylic fiber Acrilan. The booklet explains what Acrilan is, how it is made, and what its uses are. Beautifully illustrated, the booklet is obtainable free of charge by writing to Mr. Bernard F. Bertland, Merchandising and Promotion Manager, Sales Office, The Chemstrand Corporation, 350 Fifth Avenue, New York 1, New York.

- *America's New Buying Power.* This study presents the facts and figures, through the use of charts and diagrams, that point up America's new buying power and where it is located. Write to Mr. Everett R. Smith, Director of Research, MacFadden Publications, Inc., 205 East 42 Street, New York 17, New York, for a free copy.

- *Climbing the Executive Ladder* is a condensation from a book of the same title published by the McGraw-Hill Book Company. It purports to offer guidance and real-life examples that show you how to move ahead in your job. This entertaining contribution in human relations is available at 10 cents a copy, regardless of quantity. Write to Mr. A. N. Spanel, Chairman, International Latex Corporation, Empire State Building, 350 Fifth Avenue, New York, New York.



Samuel Caplan

## Pitfalls in Journalizing

(Continued from page 20)

display, on account, from the Exquisite Equipment Company, \$250.00.

4 Bought jewelry on account, \$395.50, from the Gilt-Edge Gift Corporation.

7 Purchased merchandise, for cash, from the Ideal Gift Company, \$86.40.

9 Sold merchandise on account, \$24.30, to Mrs. John Price.

11 Sold merchandise for cash, \$9.50, to Mrs. Albert Sowle.

14 Sent the Exquisite Equipment Company a check for \$100.00 to apply on account.

16 Received a check from Mrs. John Price, \$10.00, in partial settlement of amount due.

18 Paid for television advertising, \$75.00.

19 Returned damaged merchandise, amounting to \$23.75, purchased November 4 from the Gilt-Edge Gift Corporation. They allowed credit.

20 Miss Shaw, the proprietor, withdrew \$75.00 in cash for her personal use.

21 The cash register tapes showed cash sales for week totaling \$1256.73.

24 Refunded \$1.00, overcharge on cash sale, to Peter Dunn.

26 Sent Gilt-Edge Gift Corporation a check for balance due them, \$371.75.

28 Bought gift boxes and wrapping paper on account from Ryan Paper Supply House, \$79.95.

30 Mrs. John Price returned unsatisfactory merchandise purchased November 9. Allowed her credit, \$4.50.

## ■ Teacher's Key—

2—debited Cash; credited Susan Shaw, Capital, \$5000.00. 3—debited Equipment; credited Accounts Payable,\* \$250.00. 4—debited Purchases; credited Accounts Payable, \$395.50. 7—debited Purchases; credited Cash, \$86.40. 9—debited Accounts Receivable;\* credited Sales, \$24.30. 11—debited Cash; credited Sales, \$9.50. 14—debited Accounts Payable; credited Cash, \$100.00. 16—debited Cash; credited Accounts Receivable, \$10.00. 18—debited Advertising Expense; credited Cash, \$75.00. 19—debited Accounts Payable; credited Purchases (or Returned Purchases), \$23.75. 20—debited Susan Shaw, Drawing; credited Cash, \$75.00. 21—debited Cash; credited Sales, \$1256.73. 24—debited Sales; credited Cash, \$1.00. 26—debited Accounts Payable; credited Cash, \$371.75. 28—debited Store Supplies; credited Accounts Payable, \$79.95. 30—debited Sales (or Returned Sales); credited Accounts Receivable, \$4.50.

\* Names of individual customers or creditors may be used in place of the controlling account titles.



## The Ribbon Change

(Continued from page 25)

### ■ Changing the Ribbon—

Now R-Day, the day you actually change ribbons, will not be a chore for you or your students. The class has learned the operation of the ribbon mechanism and the spools, and knows how to thread the ribbon. There are only a few new activities to be learned in changing the ribbon.

Have students follow these steps:

1. Wind the ribbon completely on one spool so that there is one empty spool. Remove both spools. Note how the ribbon fastens to the spool.

2. Insert the new ribbon spool so that the ribbon enters the holder correctly. Use the blackboard diagram again; the all-important automatic reverse depends on the approach direction being right.

3. Fasten the end of the ribbon to the empty spool and wind the ribbon on the spool a few turns, checking the diagram again to be sure that the ribbon enters the spool correctly. Insert the spool.

4. Thread the ribbon.

5. Check the ribbon replacement by testing the automatic reverse. If the ribbon reverses by itself when you move the carriage or space bar, you know the spools are in correctly.

### ■ Easy to Do—

The ribbon changing will take about ten minutes; and your students' reaction will be, "That was easy!" or "Nothing to it!"

It can be easy (easy on the teacher, too) if you will try this bit-by-bit ribbon-changing plan and really teach your students to change typewriter ribbons.

## Ribbon Demonstration

IF STUDENTS do not understand how the ribbon flows from spool to spool through the carrier, have four students come to the front of the room. Two act as spools, two as the carrier. Wind a heavy



cord among them, as shown, to represent the winding and threading of the ribbon. Then give your usual directions, illustrating ribbon flow and change.—Eileen Pensich and Angeline Schuster, West Deer Township High School, Pittsburgh, Pennsylvania.

# Professional Reading

DR. KENNETH J. HANSEN

Colorado State College of Education  
Greeley, Colorado

APPARENTLY, many of the traditions of banking are entirely oral and are passed down from one generation of bankers to the next. *The Management of Bank Funds*, however, by Roland I. Robinson (\$5.50, McGraw-Hill Book Company, Inc., New York City 36, 425 pp.), makes some of this traditional material available to a much wider audience than just the banking profession. This is not a book for the beginning student of money and banking, but the author has done a good job of presenting the material so that it can be easily understood. The book is divided into five parts: the protective employment of funds; bank loans; practices and policies for specific loan types; commercial-bank investment; and the sources and uses of bank profits.

• *Money and Banking*, by Raymond P. Kent (\$5.00, Rinehart & Company, Inc., New York City 16, 763 pp.), and *Money and Banking*, by Frederick W. Mueller (\$6.00, McGraw-Hill Book Company, New York City 36, 797 pp.), both give comprehensive treatment to the entire field of money and banking.

Kent has kept a reasonable balance between the discussion of monetary and banking theory, on the one hand, and the description of the organization and operation of the various kinds of banking institutions, on the other. Adequate space has been given to recent developments in theory, the operation of the different classes of banking institutions, and legislation. The author has given particular emphasis to four areas: the effect of establishing particular monetary standards; the significance of the commercial bank and its power to create money; the responsibility and power of Federal authorities to control the amount of money in circulation; and the important bearing of the fiscal operations of the Federal government on monetary and banking developments.

Mueller divides his discussion of money and banking into six parts: money; credit and credit instruments; the evolution and functions of banking; central banking; the value of money; and international monetary relations. Each chapter begins with a general statement of what is to follow. The chapters are then broken into from three to five sections. Each section is introduced by a "principle," which is a general statement of the particular problem, issue, or idea that is being considered.

• *Mortgage Banking*, edited by Robert H. Pease and Homer V. Cherrington (\$7.50, McGraw-Hill Book Company, Inc., New York City 36, 458 pp.), covers quite completely the field of mortgage banking. The financing of homes, stores, factories, and farms is an important part of our financial system.

The book presents the fundamentals and techniques of mortgage banking and gives a thorough picture of the industry that is charged with the financing of these investments.

This book will be of particular interest to teachers of courses that involve a comprehensive discussion of money and banking procedures. It is of particular interest because it opens several areas for objective thinking on the methods and aims of the mortgage banking industry. This volume's most important contribution is its presentation of the best of the most advanced techniques and practices in the mortgage lending field. It offers an excellent background of the business, a description of the methods used in the industry, and an analysis of the techniques preliminary to policy decisions.



Kenneth Hansen

• *Thomson's Dictionary of Banking*, edited by R. W. Jones (\$15.00, Philosophical Library, New York City, 710 pp.), is the tenth edition of this classic work. This encyclopedia has been designed for the use of students of banking and for the practical banker who requires accurate information. Because of its arrangement and organization, it is very useful to the student as well as to the person who has had practical banking experience. In compiling the material for the book, the object was to develop a reference to all matters that come within the scope of the banker's ordinary duties as well as those matters closely associated with the business of banking—such as bankruptcy, partnerships, the stock exchange, and laws of property.

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# Teaching Aids

**JANE F. WHITE**  
Georgia State College for Women  
Milledgeville, Georgia

**S**INCE RECEIVING copies from the New York Credit and Financial Management Association, 71 West 23rd Street, New York 10, New York, the business-correspondence students have found *Credit Letters that Increase Sales* most helpful. The book contains 35 pages of model collection letters printed in black and red, with examples of right and wrong for each type of letter. Although designed primarily for members, whenever a publication is of general interest it is usually offered to nonmembers at a nominal charge. This one sells for \$1. The monthly magazine, *Credit Executive*, might also be of use to those of you interested in credits and collections.

## ■ Two Delta Pi Epsilon Publications—

Although "A Selected Bibliography of Business Education—1951" has been printed in several professional magazines, you may need an extra copy. If so, write to Dr. Charles B. Hicks, executive secretary of the Delta Pi Epsilon, Division of Commerce, Oklahoma A. and M. College, Stillwater, Oklahoma. Dr. Hicks also has his own dissertation that may be purchased for 85 cents, less a discount of ten per cent on orders for ten or more copies. This is another in the D.P.E. Series of outstanding dissertations.

## ■ Personal Growth Leaflets—

At the beginning of the year, I present "How to Become an Expert Typist" to each of my typewriting students. For my methods, students, there are leaflets on teaching that I find stimulating. These leaflets are two cents each. No order is accepted for less than 25 cents. If you are interested in receiving a complete list of titles, send a self-addressed, stamped envelope to your NEA, 1210 16th Street, N. W., Washington 6, D. C. There are over 100 titles from which to choose.

## ■ So You Want a Better Job—

This is the title of a booklet by Paul W. Boynton, Supervisor of Employment, Socony-Vacuum Oil Company, Inc., 26 Broadway, New York 4, New York. The 24 pages are packed full of practical suggestions on employee-employer relationships, specific skill, and personality characteristics necessary in winning promotion.

## ■ "The Scenic South"—

That's the name of a little magazine you can receive free each month from the Standard Oil Company, Starks Building, Louisville 2, Kentucky. For all of us, whether we live in the Sunny South or not, it is interesting. Why not tell your school librarian, too?

## ■ For Your Future Secretaries—

The first printing, last January, of the booklet, *Poise for the Successful Business Girl*, by Mary Parr, is one of several of this nature published by The Dartnell Corporation, 4660 Ravenswood Avenue, Chicago 40, Illinois. The numerous illustrations and easily read material make it an excellent pocketbook of secretarial aids. You may purchase single copies (40 cents) or ask for a quotation on quantity prices.

## ■ A Specialized Secretarial Handbook—

I am certainly impressed with the *Handbook for Lumber Offices* prepared by the West Coast Lumbermen's Association, 1410 S. W. Morrison St., Portland 5, Oregon. There are innumerable secretarial positions requiring a vast knowledge of the lumber business. That's what makes this booklet so valuable.

• In its 32 pages, there are many facts about the lumber business—How to Figure Invoice Lumber, Methods of Quoting, etc.—and the last three chapters include a Glossary of Terms (in Gregg Shorthand, accompanied by longhand explanations), Commonly Used Lumber Abbreviations, and Names of Commercial Timbers. Teachers from the northwestern states will find this book made to order. The total printing to date is 15,000, and over fifty teachers have already sent in requests. Why not send your dollar to the West Coast Lumbermen's Association today?



Jane White

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Janet wanted to be a legal secretary more than anything in the world, but the odds were against her fulfilling this ambition.

## Lady in Distress

CONSTANCE H. LUDWIG

**M**R. MICHAEL A. GOODMAN jauntily placed a fedora on his graying head, tossed a raincoat over one broad<sup>1</sup> shoulder, and stepped out of his office. As he locked the shining plate-glass door, he stared at the gold lettering on it<sup>2</sup>—M. A. Goodman, Building Superintendent.

It was late—well past nine—and most of the doors on the corridor were<sup>3</sup> dark; but his was a labor of love. For thirty years he had been manager of the Wellington Building, and for<sup>4</sup> the last ten he had had his own offices here—high in the Wellington Tower. Mr. Goodman was peacock-proud<sup>5</sup> of the building, but the Tower was his special pride and joy.

As he reached the elevators, his hand went out to<sup>6</sup> push the down button and then drew back, unwilling to give up the sweet silence and serenity of the empty<sup>7</sup> halls. He breathed deeply, capturing all that was so dear to him, and then stood there smiling at the doors around him.

It<sup>8</sup> wasn't easy to get quarters in the Tower these days; either you had to be an important concern, like the<sup>9</sup> exclusive personnel agency in the north wing or the engineering company that took up the west wing,<sup>10</sup> or else you had to be a friend of Mike Goodman's like Madge Warner, head of the letter shop, who had been officing<sup>11</sup> there in the Tower for fifteen years. But, Mike was a soft-hearted man, too; so there was also a suite for those two<sup>12</sup> young lawyers who had started a partnership after a long hitch in the Service. They needed an address "with tone,"<sup>13</sup> you know, for their stationery.

■ Mike's thoughts were interrupted by the slam of a door around the corner—the lawyers'<sup>14</sup> corner—and a slim girl stormed toward the elevator and pushed

the button hard, twice. Blinding tears prevented her<sup>15</sup> from noticing Mike.

"Hello, Janet," said Mike. "What are you doing here so late? Are Monty and Jim keeping you this<sup>16</sup> busy? I'll have to give them a talking to, I guess." He offered her his big handkerchief.

Janet Moore tried to smile,<sup>17</sup> but the corners of her mouth just wouldn't go up.

"That really is very sweet of you, Mr. Goodman," she said,<sup>18</sup> "but a lawyer's secretary has a pretty rough schedule." She looked impatiently at the elevator door.<sup>19</sup>

■ "I just have to make good on this job. I've been in the city only four months, you know, and Mom and Dad hated to<sup>20</sup> see me leave Kansas. They didn't think I could get along all by myself; but, after graduating from business<sup>21</sup> school and reading law books in Granddad's office, I was sure I could make good as a legal secretary. Oh, I<sup>22</sup> just must—"

The elevator arrived. Janet bit her tongue as she got in, realizing that she had blurted out<sup>23</sup> much more than a lawyer's secretary should. Mr. Goodman was a nice man, she admitted to herself, but talk<sup>24</sup> like that wasn't businesslike.

The elevator slipped down the forty floors without stopping. Janet signed out at the<sup>25</sup> night desk on the main floor and then stepped into the dark and drizzly night. Mike was right behind her. "Janet," he said, "don't<sup>26</sup> you be working to nine o'clock very often or you won't stay healthy enough to make good on your job. And no<sup>27</sup> more tears, young lady!"

"Thanks, Mr. Goodman," she waved. "I'll try not to pull either of those tricks again for a while. Good<sup>28</sup> night."

■ Janet stepped briskly out of the morning sunshine and into the express elevator at the Wellington<sup>29</sup> Building. Two days had passed and, though she had not stayed late again, she was still

tired. Would she ever catch up with her work?<sup>30</sup>

She tried to hum as she opened the office door.

"Miss Moore!" Monty Fremont stood there, a worried look darkening his<sup>31</sup> eyes. "Have you finished the brief I gave you yesterday?"

"I'm afraid not, Mr. Fremont," Janet tugged off her gloves. "It<sup>32</sup> was after five when you gave it to me. I had already had quite a busy day and—"

"Excuses won't help me,"<sup>33</sup> Miss Moore, he said. "It's the brief I need—and immediately. Bring it into my office as soon as it's finished."<sup>34</sup>

Janet took off her hat, then uncovered her typewriter and started on the brief. But her shaking fingers made typing<sup>35</sup> difficult.

A half hour later, Jim Tanner came in. "Morning, Janet," he said cheerily. "Could you give me time<sup>36</sup> for some dictation this morning?"

"As soon as I get out a rush brief for Mr. Fremont," she said.

"But Janet, I<sup>37</sup> haven't dictated all week!" he protested.

"I know, Mr. Tanner," Janet said. "but Mr. Fremont has been keeping<sup>38</sup> me so busy. I've even had to work extra at night."

He nodded thoughtfully. "Maybe Monty was right. At<sup>39</sup> any rate, come in for dictation as soon as you finish the brief."

■ Janet swallowed hard and bit a trembling lip.<sup>40</sup> What did he mean, she pondered—"Maybe Monty was right?"

She finished the brief and walked into Mr. Fremont's office.<sup>41</sup> He took the papers, glanced at them, then commented. "Bit of a mess, isn't it?"

"I did the best I could."

He looked at<sup>42</sup> her, then sighed and said, "I'll call you when I want you."

Janet retreated, scooped up her notebook and pen, and hurried into<sup>43</sup> Mr. Tanner's office.



"Mr. Tanner," Janet said, "won't you please tell me what you meant this morning by remarking,<sup>44</sup> 'Maybe Monty was right'? Somehow, I feel it concerns me."

■ "You're right," Tanner replied. "And I want to be truthful<sup>45</sup> with you. Frankly, Mr. Fremont has been hinting that your work is not up to par—that you have trouble keeping up<sup>46</sup> with the two of us. I don't know. Monty says he knows of a girl with more experience."

Janet grasped the edge of<sup>47</sup> the desk. "Now *don't* think we're letting you go, Janet," Mr. Tanner went on quickly. "Monty and I want you to have<sup>48</sup> a fair chance. When you, yourself, say the job is too much for you, then, and then only, will we discuss this again."

"Thanks<sup>49</sup> so much, Mr. Tanner," Janet said. "This job means a great deal to me. I won't let you down."

"Well then, let's get to work.<sup>50</sup> Before we start the dictation, though," he said, "will you get Bill Long on the phone for me?"

As Janet picked up the phone<sup>51</sup> to dial, she heard a familiar voice. "Yes, Margaret," Mr. Fremont was saying, "tell your mother I'm *sure* we'll<sup>52</sup> have an opening for you any day now. Our regular girl will be leaving soon."

"Oh, thank you, Uncle Monty,"<sup>53</sup> a soft voice replied. "Mother and I are so happy!"

■ Completely defeated, Janet cradled the phone. "Mr. Tanner,"<sup>54</sup> she said, in icy tones, "the job *is* too much for me. Mr. Fremont can tell you why."

Janet stalked back to her<sup>55</sup> desk, picked up her purse, her legal dictionary, her pens, her gloves. Then she jammed her hat on her head and quietly<sup>56</sup> closed the door behind her. But she was sobbing by the time she reached the elevators.

Mr. Goodman came out of<sup>57</sup> his office.

"Well, now," he ejaculated, "if this isn't a coincidence; me, you—and the tears again! Here's<sup>58</sup> my hankie."

"Oh, Mr. Goodman," Janet cried, "don't let me blurt out my troubles again!"

"Nonsense," he said, "I don't know<sup>59</sup> half enough about them. I'm just going to lunch, and I insist that you join me. I can't have anyone in my<sup>60</sup> Tower feeling so miserable. Crying!"

■ A leisurely lunch and Mike's dry humor did wonders for Janet. As<sup>61</sup> she and Mike left the restaurant and walked back down the crowded street to the office, she was feeling assured and<sup>62</sup> resolute again.

"You've been wonderful, Mr. Goodman," she said gratefully, "but I just can't accept the offer of<sup>63</sup> a job in your office. I know you already have two secretaries and an assistant."

"You'd be doing me<sup>64</sup> a favor, Janet,"

he replied. "John is my right-hand secretary, but he may be drafted any day. You could<sup>65</sup> become familiar with his work before he leaves."

She looked at him for a long moment. "When do I start?" she asked.<sup>66</sup>

"Tomorrow morning at nine," said Mr. Goodman. "I want you to take this afternoon off and buy yourself a big<sup>67</sup> handkerchief of your own."

■ Janet looked up from her desk as Mr. Goodman entered his office. Three weeks on her new job<sup>68</sup> had gone by quickly. She was sleeping better, eating better, and looking better.

"Morning, boss," she said.

"Hi," he replied.<sup>69</sup> "Listen, Janet, I'm expecting some lawyers any minute. Let me know when they arrive?"

"Sure will," she nodded,<sup>70</sup> and then

## Junior OGA Test

Practice on s, z, o, and oo joinings

1. The *snowstorm* forced us all to *stay* indoors.
2. The *string* puzzle was difficult to *solve*.
3. We would be *pleased* to *send* you the minutes of the *last student* council meeting.
4. He had been *stationed* in a war *zone* and acted as advisor to a *staff* officer.
5. The group was *pleased* that so many *pledges* had been *solicited*.
6. The *snow* was packed *solid* on the *street* and made excellent sledding.
7. They spent a *pleasant Sunday* afternoon *sailing* the boat.
8. They had a two-year *lease* on the *stationery* store.
9. A complete *list* of the *stock* was made before it was *placed* in *storage*.
10. The fire in the *stove* was so *low* that the kettle would not *steam*.

## OGA Membership Test

### HOW WE EARN OUR PAY

**W**E NEED to be reminded every so often that at different times those with management responsibilities<sup>1</sup> are being paid for different abilities and qualities.

At one time we may earn our pay for our<sup>2</sup> ability to analyze; at another for being able to make a hard decision; at still another<sup>3</sup> for our ability to sell an idea or to negotiate a contract.

Then again, there are times when<sup>4</sup> we are paid merely for being patient, or persevering, or stubborn; or for having a sense of humor, or<sup>5</sup> for being able to keep our perspective.

All these abilities and characteristics have their business value. (120)

watched Mike march into his office.

What a wonderful man, she thought. I know I couldn't ask for a better<sup>71</sup> job—but guess I have law in my blood! Probably caught it from Grandfather!

■ Footsteps sounded, and Janet swung around.<sup>72</sup>

"Mr. Tanner!" she exclaimed. "Are you the lawyer that Mr. Goodman is waiting to see?"

"One of them, Janet," he<sup>73</sup> said. "Monty is out in the hall. He asked me to come in and break the ice first. He's embarrassed, I guess."

"What's this all<sup>74</sup> about?" asked Janet.

"To make it short and sweet, Janet," he said, "we want you to come back to work for us. We know we<sup>75</sup> don't deserve a second chance, but we were wondering if you'd let us plead our case."

"Why—of course!" Janet stammered. Hearing<sup>76</sup> her assent, Mr. Fremont entered the office.

"Janet," he began, "I've been a fool, and you have every<sup>77</sup> reason to throw daggers. But my eyes are open now. My niece—Margaret is my niece, you know—she may have had more<sup>78</sup> experience, but she couldn't touch you when it came to real *work*. Because we were related, she thought she could<sup>79</sup> take two hours for lunch and leave the office at 4:30. We need you, Janet—and I hoped you might forgive me if<sup>80</sup> you knew how much pressure was put on me at home. We're even willing to give you a half-day assistant if that<sup>81</sup> will help. Won't you forgive me and come back?"

"I forgave you long ago, Mr. Fremont," Janet assured him—but I'm<sup>82</sup> working for Mr. Goodman now. John Hooper is being drafted, so I couldn't leave now—"

■ "Couldn't help overhearing<sup>83</sup> that, Janet," Mr. Goodman interrupted, appearing from behind his office door. "Don't worry about John."<sup>84</sup> His eyes twinkled. "He's had flat feet and bad eyes ever since he was a baby."

"Then you didn't need me!" Janet exclaimed.<sup>85</sup>

"Well," Mike replied, "we've kept you busy. First time in six years we've been caught up with our leases. I told you I knew<sup>86</sup> a sterling character when I saw one, and I knew these young fellows would see their mistake soon enough."

"We certainly<sup>87</sup> have, Mr. Goodman," Mr. Tanner rejoined ruefully.

Mr. Goodman chuckled. "To tell you the truth," he said,<sup>88</sup> "I'm such a good judge of character I really ought to be working for the personnel agency down the<sup>89</sup> hall! But, right now, I have a business appointment to keep."

He picked up his fedora, placed it on his head, nodded<sup>90</sup> to the group, and walked to the elevators. With his forefinger, he speared the elevator button with a flourish<sup>91</sup> and smiled at the walls of his beloved Tower. (1829)

# A General's Secretary

MARY OSBORNE

**E**VELYN SAVAGE doesn't consider herself adventurous; yet, by most people's standards, she has led a<sup>1</sup> really adventurous life.

She was born in Detroit and grew up in a large family—five brothers and two sisters.<sup>2</sup> While in school, she trained to be a secretary; but she little realized what her career might lead to. After<sup>3</sup> six years as a secretary in General Motors' Detroit office, Evelyn developed a yen for<sup>4</sup> travel. She discussed this with her family and then applied for a Civil Service job, specifying on the<sup>5</sup> proper dotted line that she wanted an overseas assignment.

■ Six months went by with no word received. Evelyn<sup>6</sup> had almost given up the whole idea when she received a wire asking if she could be ready to leave for<sup>7</sup> Germany in ten days. She could! That wire was the beginning of three exciting years for Evelyn Savage. It<sup>8</sup> even led to her becoming what is believed to be the first secretary ever to have prepared a book<sup>9</sup> for the printers by transoceanic dictation. But that's getting ahead of our story.

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■ This was<sup>21</sup> 1947, and General Frank Howley was American commandant in Berlin. As such, he was in<sup>22</sup> close contact with the department where Evelyn worked. When his secretary returned to the United States,<sup>23</sup> Evelyn got her job.

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"The new look came in right after I<sup>30</sup> arrived in Berlin, and suddenly all the clothes I had brought along didn't look right. So I did my shopping from<sup>31</sup> a mail-order catalog, had a new wardrobe mailed me from the States, and soon had better-looking clothes than any<sup>32</sup> that I could have bought in Germany."

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## Business Has a Birthday

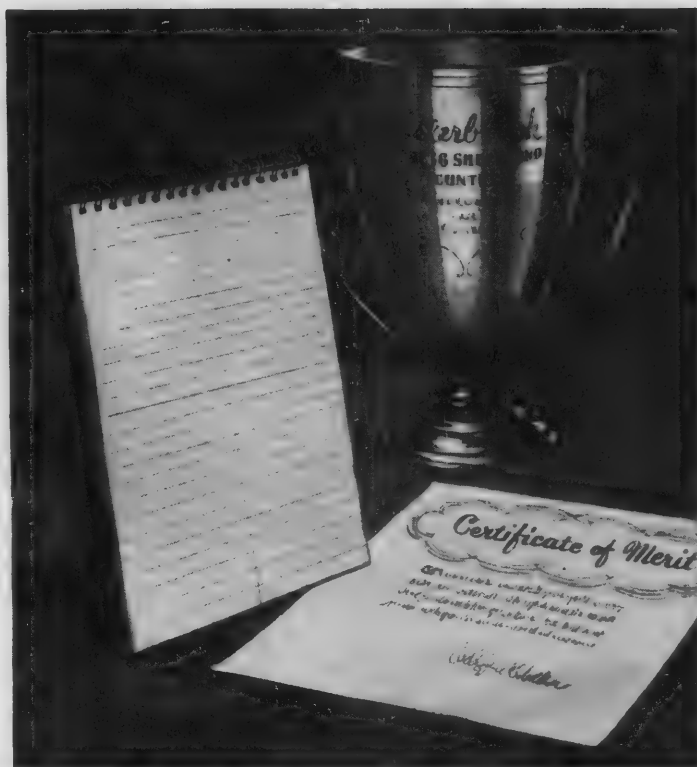
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What's that to women in business? It means that, since 1850, conditions for working girls have improved,<sup>2</sup> and they keep growing better all the time. Today there are nearly nineteen million women holding jobs (almost 30<sup>3</sup> per cent of the labor force), and they all eat "birthday cake" every day.

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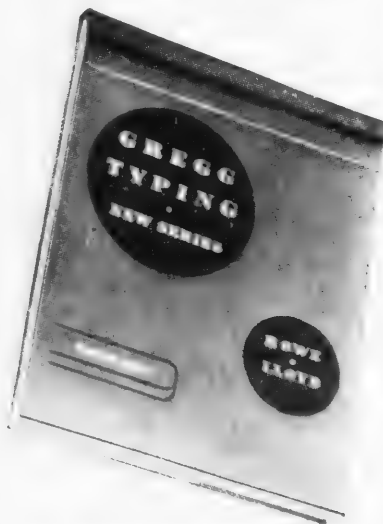
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more a day, six days a week. If<sup>5</sup> they were home ill, they were docked—no pay. There were no hospital benefits. Or group insurance plans. Or Social<sup>6</sup> Security. Or Unemployment Compensation. If they were cold, they worked a little faster. If they grew tired or<sup>7</sup> old, ill or unhappy, they had to keep on working just the same—for meager wages that barely kept beans and water<sup>8</sup> on the table.

Then along came the Industrial Revolution—and things commenced to look brighter, slowly.<sup>9</sup>

■ But even no further back than the 1930's, hand-overs from the dark days persisted. Secretaries<sup>10</sup> worked six-day weeks (five and a half days was the average, but that killed Saturday). They stood in line for jobs that<sup>11</sup> demanded education, experience, good clothes, and personality in exchange for a salary that<sup>12</sup> looked like the withholding tax out of your own pay check today. Often they waited longer than girls do now for paid<sup>13</sup> vacations; and, instead of

anticipated raises, they sometimes got unexpected cuts.

Obviously, in<sup>14</sup> spite of payroll deductions and the cost of living in 1953, today's secretary enjoys<sup>15</sup> an Oriental splendor by comparison. She usually puts in only five days a week. She is<sup>16</sup> paid for holidays, overtime, lost time; and she often enjoys sick benefits, savings plans, insurance, company<sup>17</sup> cafeterias, free coffee, and music while she works. She sits in an office that is better run, better<sup>18</sup> lighted, safer, and more comfortable than many homes.

■ Today the barriers are down; and a woman can rise<sup>19</sup> to a high-paying, responsible position. Even if she is married, she can easily find a job. This<sup>20</sup> is not so unusual? Even around 1940 there was a ban on married women employees<sup>21</sup> in many businesses.

We can thankfully add another candle to the birthday cake of modern business.<sup>22</sup> It is cake that women in offices not only have, but eat, too—especially during office hours. (459)

## Flash Reading\* *The Lady with the Lamp*

ELSIE LEFFINGWELL

THE PARENTS of Florence Nightingale were well-to-do people, who traveled in Europe and who knew the leaders and<sup>1</sup> thinkers of their day. Her parents were proud of Florence (she was graceful, witty, and decidedly pretty), and they<sup>2</sup> planned for her a gay life and a brilliant marriage. Florence herself loved parties and dancing and found life's pleasures keenly<sup>3</sup> attractive.

But, when she was 17, Florence became positive that she was called of God to a life of<sup>4</sup> service. What form that service was to take she did not know. In fact, fourteen years of doubt and mental anguish passed before<sup>5</sup> she took a definite step in response to that call.

Miss Nightingale was 31 when she gave up trying<sup>6</sup> to please her family or to secure their assistance and began to live as she felt right. From then on, despite<sup>7</sup> tearful protests by her mother and a nervous breakdown suffered by her sister, Florence was on her own.

■ Early<sup>8</sup> in her work as a nurse, Florence decided that mere devotion to the sick was not effective. She put her mind<sup>9</sup> as well as her hands to work. She was determined to have a lift to bring hot food to all patients. She rec-

ommended<sup>10</sup> that hot water be piped to every floor of the hospital. She introduced the plan of having the bells<sup>11</sup> of all patients ring in the passage outside the nurse's door, and she had a device made that would permit the nurse<sup>12</sup> to see at a glance which patient had rung. She put in a bookkeeping system. These were revolutionary changes.<sup>13</sup>

Florence had learned how to take the initiative, how to be a supervisor and an executive,<sup>14</sup> before the outbreak of the Crimean War. The British Army had endured misery equal to that of the<sup>15</sup> Crimean War many times before 1854; but now with the troops in the field was the first war<sup>16</sup> reporter, William Howard Russell. He vividly described the dangers of disease and the suffering of the<sup>17</sup> sick and wounded. The country seethed with rage and demanded action.

Miss Nightingale was asked to take charge of an<sup>18</sup> official scheme for introducing female nurses into the hospitals of the British Army. This appointment<sup>19</sup> caused a sensation. No woman had ever been so distinguished before. Even her family was delighted.<sup>20</sup>

This, then, is the background of Florence Nightingale and the start of a career that won for her the esteem of the<sup>21</sup> world and a place in history. (426)

\* Vocabulary limited to Chapters One through Six of "Gregg Shorthand Simplified."

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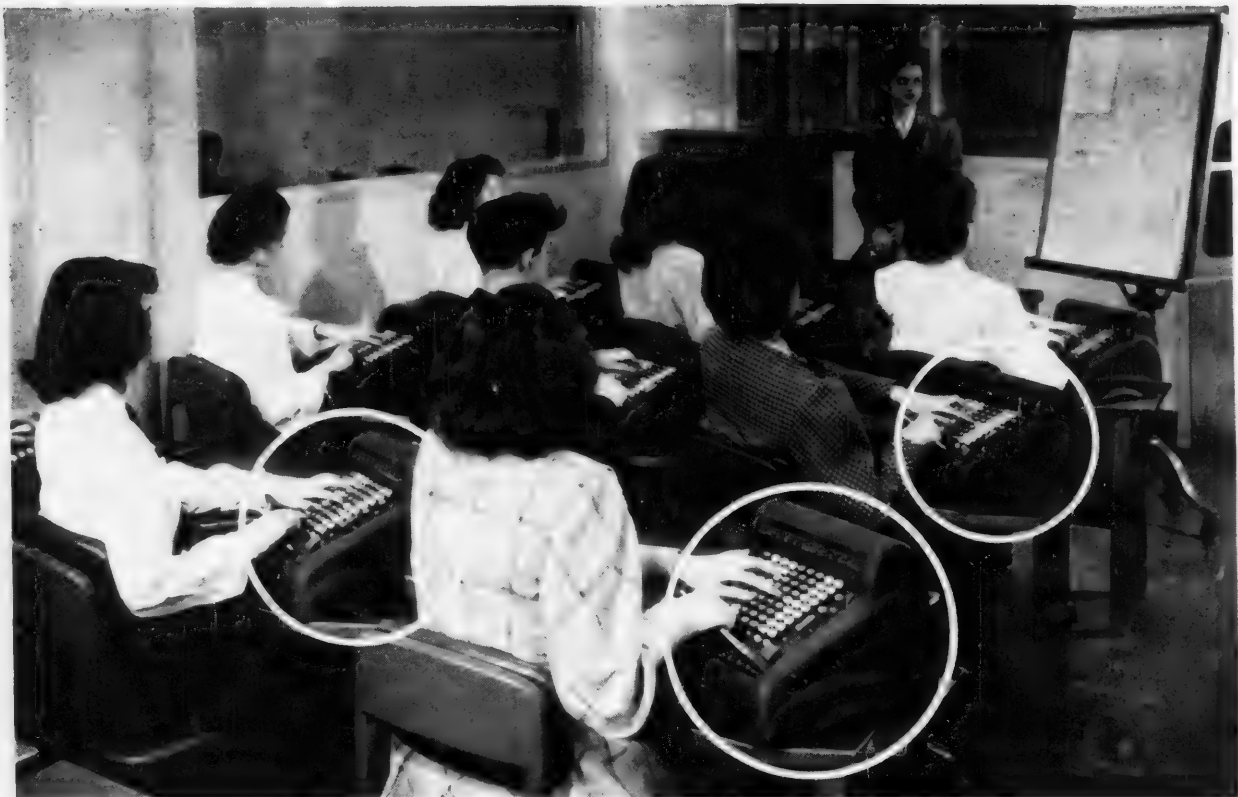
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## ■ New Doctorates—

• **Christopher M. Ryan**, Doctor of Philosophy, in June, New York University. Thesis: *Prognosis of First-Term Pitman Shorthand*. Major advisor: Prof. Robert Hoppock. Doctor Ryan, on the faculty of New York University and New York City's Central Commercial High School, found a combination of testable factors that provided a coefficient of correlation of .76 with success in shorthand.

• **Willard M. Thompson**, Doctor of Education, in June, New York University. Thesis: *A Manual of Retail Salesmanship*. Major advisor: Dr. Paul S. Lomax. Doctor Thompson is on the staff of the State College in Sacramento, California.

• **Richard G. Hallisy**, Doctor of Philosophy, in August, University of Pittsburgh. Thesis: *The Attitudes and Interests of the Student Body of a State Teachers College as They Relate to the Teaching Profession*. Major advisor: Dr. D. D. Lessenberry. Doctor Hallisy, director of business education at the State Teachers College in Bloomsburg, Pa., found that the attitude of Bloomsburg students toward teaching steadily deteriorated during the freshman, sophomore, and junior years; then rebuilt somewhat during the practice-teaching period of the senior year.

• **Samuel P. G. Altman**, Doctor of Education, in February, New York University. Thesis: *Achievement in Shorthand Learning*. Major advisor: Dr. Helen Reynolds. Doctor Altman is department head at New York City's Julia Richmond High School. His study was one of both methodology and prediction.

• **F. Kenneth Brasted**, Doctor of Philosophy, in February, New York University. Thesis: *A Study of the Ex-*



Willard Thompson . . . Now Ed.D., NYU

*tent, Nature, and Problems of the Relationships between Industry and Education in Connecticut during the First Half of the 20th Century*. Major advisors: Doctors Peter L. Agnew, R. E. Langfitt, and Alonzo Myers. Doctor Brasted is now director of the education department of the National Association of Manufacturers, from whom (14 West 49th Street, New York 20) a copy of his study, in digest form, may be obtained without charge.

## ■ Appointments in the News—

• **Richard D. Clanton**, for ten years a teacher of shorthand, bookkeeping, and business law (most recent school, Bolton High School, Alexandria, La.), has been appointed assistant supervisor of business education for Louisiana. Long active in both business education and general education professional organizations, he is vice-president of the Louisiana Classroom Teachers Association.

Mr. Clanton has been particularly active in the development of Louisiana's



Christopher Ryan . . . Now Ph.D., NYU

bustling FBLA organization. Now, new recognition: He has been made Executive Secretary of the national FBLA, the young people's organization sponsored by the United Business Education Association.

• Two appointments to the Department of Secretarial Studies and Business Education at Stetson University, in DeLand: **Maxine L. Patterson**, returning to Stetson as head of department after a year's leave, during which she taught at Colorado A. & M. College . . . and **Mrs. Hilda C. Wasson**, who received her master's degree at Indiana University in June.

• **Doris Berry**, of Terre Haute, has joined the faculty of Indiana Central College . . . **Mrs. Rosalie Landers**, formerly a faculty member at the University of Wyoming, now residing in New York City, has joined the staff of Pace College as instructor in secretarial studies.

• **Sr. Mary Gregoria, B.V.M.**, former chairman of the Economics and Secre-



Richard Hallisy . . . Now Ph.D., Pitt.



Samuel P. Altman . . . Now Ed.D., NYU



F. Kenneth Brasted . . . Now Ph.D., NYU

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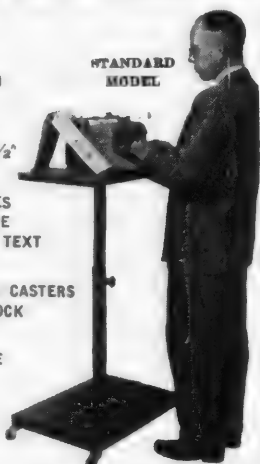
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tial Science Department of Mundelein College, in Chicago, has been appointed principal of St. Mary's High School, in Chicago. Sister was organizer and first chairman of the Midwest Unit of the Catholic BEA and served as CBEA executive secretary for six years. Sister Gregoria is also active in the Catholic Economic Association and the American Economic Association. She has written articles for many professional magazines.

• In Seattle, two appointments: *Byron Marshall*, business teacher at Garfield High School, graduate of the University of Washington, and a licensed public accountant, has been made head of department at the Edison Technical School; he will be responsible for not only the daytime program but for the huge (2,000 business students) evening-school program also. *William Calder*, former business teacher, personnel director, and court reporter, becomes head of the department at Ballard High School. Assistant to city supervisor *Verner Dotson* during the spring term. Mr. Calder succeeds *Frank Voiland*, who has retired after 37 years as Ballard department head.

• *Arlene Risher* has joined the staff of the State Teachers College in Indiana, Pa.; she was until recently a member of the Westminster College faculty.

• *Opal H. DeLancey* has returned to California's Chico State College after a whirlwind tour of overlapping duties in New York City—inaugurating special secretarial-training courses at City College of New York, serving on the faculty of the Paterson (New Jersey) State College, conducting in-service training

courses for office workers at IBM's New York City headquarters, teaching evening classes at Pace College, and giving collaborative editorial service to the Gregg organization.

### ■ New McGraw-Hill President—

New president of the McGraw-Hill Publishing Company is *Donald C. McGraw*. He succeeds his brother, the late *Curtis W. McGraw*.

• *The new president* is the youngest son of James H. McGraw, Sr., founder of the company. He has been associated with McGraw-Hill since 1919, starting as a member of the advertising staff of one of the McGraw-Hill journals, later transferring to pressroom and composing work, and subsequently mounting the ladder rung by rung to executive leadership.

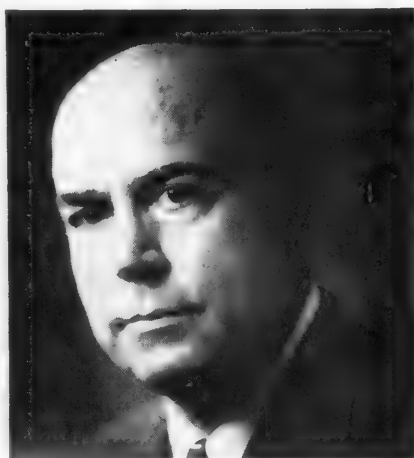
He became secretary to McGraw-Hill in 1935; then vice-president in charge of manufacturing and general services in 1945; and, in 1950, he was made a director of the subsidiary McGraw-Hill Book Company, of which Gregg is a Division. A veteran of World War I and an alumnus of Princeton, Mr. McGraw lives in New Jersey and is active in community and Princeton alumni affairs.

• *The late Curtis W. McGraw*, third son of the company's founder, had been president for the past three and a half years. He died suddenly in his sleep on September 10; he was 57 years old. Like his brother a veteran of World War I and a Princeton alumnus, Curtis McGraw had been a noted Princeton athlete and football coach before joining the company staff in 1920.

In the family tradition, he worked his way from the bottom of the ladder to the top, becoming vice-president,



MEMPHIS: *Mrs. Margaret L. Miller* (right) presents trophy and other honors to the happiest eight of the 75 contestants (from 18 schools in 4 states) in the twelfth annual commercial contest sponsored jointly by the Miller-Hawkins School, the Memphis NSA, the Memphis Altrusa Club, Psi Gamma Chapter of Pi Rho Zeta, and the Memphis Press-Scimitar. Top winner was *Geraldine Bishop* (third from right), who attended the M-H School on an NSA scholarship; she transcribed her 140-wam test with virtually perfect accuracy.



Donald C. McGraw . . . new McGraw-Hill head

treasurer, and subsequently a director (from 1927 to 1950) of the McGraw-Hill Book subsidiary; and becoming vice-president and treasurer of McGraw-Hill Publishing in 1943. He was elected president and chairman of the McGraw-Hill Board in 1950.

His community and business services were many and varied. He was a member of the advisory board of the Times Square branch of the Chemical Bank and Trust Company, of the Men's Committee of The Lighthouse (New York Association for the Blind), of the Men's Committee of the American Museum of Natural History, of the NAM, of the board of trustees for the National Society for Crippled Children, etc. He was a past-director and past-president of the American Book Publishers' Council, and had recently been appointed a member of the Postmaster General's advisory board for the Post Office Department.

#### ■ Lives, Private and Professional—

- Two Louisiana business teachers are in Germany: *Lenora Palmer* is teaching at the Nurnberg American School (APO 696, Postmaster New York). She taught at Destrehan, La. . . . *Robert Gryder*, who taught at the Central High School in East Baton Rouge, is with SHIPE (APO 55, Postmaster New York).

- Back from Japan to the campus at Chico State College is *Marsdon Sherman* and family. Overseas a year, Doctor Sherman taught and co-operated in a survey study and analysis of Japanese secondary education.

- Three prominent New York City business educators died during the last summer weeks: *Marguerite Davis*, formerly head of the secretarial studies department at the Scudder School, shortly after her return from two years teaching in Athens, Greece . . . *Charles Callahan*, owner of the Plaza Business Schools of Long Island City and Flushing . . . *Catherine Murphy*, head of



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department at Port Richmond High School, on Staten Island.

• Dr. H. E. Nutter, striving to build a complete periodical file for the University of Florida curriculum laboratory, wants two back issues of BUSINESS EDUCATION WORLD, both in Volume 17: the December, 1936, and June, 1937, issues. *Somebody* must have them! Address: Doctor H. E. Nutter, 317 Yonge Building, University of Florida, Gainesville.

#### ■ The Executive Type—

Do you know yourself—know what kind of person you are, know what motives urge you on, know what you want from life? Are you so warmly interested in people that those about you come to you with their personal and professional problems?

If you nod to all four questions, you're the executive type; so says James Bender, director of the National Institute for Human Relations, speaking at the fall dinner of the Office Executives Association of New York. And, if you cannot nod, Bender says that the starting point is self-analysis, then follow-up in developing the ability to speak forcefully, write warmly, delegate through interview technique, and learn to listen.

#### ■ DPE Chapter at Peabody—

Delta Pi Epsilon's newest chapter, Omega, was installed last summer at George Peabody College for Teachers, in Nashville, with 37 initiates, all Peabody graduate students.

Officiating at the installation were Dr. Charles B. Hicks (Ohio State University), DPE Executive Secretary; Dr. Ruth Anderson, North Texas State; Dr. H. G. Enterline, Indiana University; Ed Spilman, of the Peabody staff; and Liston Fox and Donald Reese, University of Tennessee. Dr. Theodore Woodward, Peabody department head and sponsor of the new chapter, is DPE National Treasurer.

The 37 initiates, as shown in the adjacent photograph, are: (front row) Sr. Mary Rita Hobbs, Margaret Old (recording secretary), Mrs. Ouida Dickey, Mrs. Oline Peck, Eugenia Moseley, Eleanor Brown, Edythe Dickens, Alice Lavigne.

(Second row) Paul LeRoy, Walter Chatman, Mrs. Margaret Reeves, Minnie Bell Owen (treasurer), Mrs. Peggy Clark (editor), Fay Pilkenton, Earlene Andes, Ruth Pace, Doctor Woodward, Dorothy Dunn.

(Third row) Ray Hammack, Vera Johnson, Josephine Plumlee, Ellen Fontenot (corresponding secretary), Mary Lloyd McKee, Mrs. Frances Teel, Gene Boyd, Jack Barnett (historian).

(Fourth row) Emol Fails, Saralyn Sammons, John Pyeatt, Jr., Thomas McClain, Waldo Smith.

(Fifth row) Mrs. Mary Campbell (president), Mrs. Margaret Leonard, Mildred Cardwell (vice-president), James M. Anderson, John Puckett, Cyrus Gebhardt, Thomas Ogletree.

#### ■ Thanksgiving in Birmingham—

The annual convention of the Southern Business Education Association, complete with seven breakfasts, two dinners, an open-house party, a ball, and a partial Who's Who in Business Education Below (and some above) the Mason-Dixon Line on the speakers' roster, will meet during the Thanksgiving holidays in Birmingham, Alabama. The dates: November 26-28. The place: Hotel Dinkler-Tutwiler. Kickoff: The 6:30 p.m. annual "Fellowship Dinner" on Thanksgiving Day.

There are preconvention activities that precede the Fellowship Dinner, of course: The UBEA membership-committee breakfast, the special assembly of UBEA southern delegates, Executive Board meetings, and local sight-seeing tours—all on Thanksgiving Day. But the first convention-wide event is the Fellowship Dinner, with President



DELTA PI EPSILON's newest members are these — Omega Chapter, at George Peabody College.



Art Walker heading the table and Dr. Vernon Musselman (University of Kentucky, and SBEA vice-president) giving the keynote address, "Southern Business Education Faces New Responsibilities." The dinner and address will end about 9:00 or 9:30; the rest of the evening will be a Southern-style open house.

• **Friday Program.** There's an FBLA breakfast, with Gladys Peck presiding and four FBLA state sponsors—Glen Murphy, L. Marguerite Crumley, Lucille Branscomb, and Richard Clanton—sitting as a panel.

The first general session, 9-10:30 is a symposium on the Responsibilities of Secondary Schools for Teaching Basic Business Understandings and Occupational Skills, with Dr. Theodore Woodward acting as chairman.

Following the general session, there is a series of *divisional* (academic level) meetings from 10:45 to 12:15. The secondary-school division will discuss curriculum trends; speaker: Dr. H. G. Enterline. The private-business school group will meet with Marguerite Brumley. The junior-college group will discuss curriculum (speaker: Dean R. M. Lee) and clerical practice (speaker: Dr. Mathilde Hardaway). The college division will consider Attributes of the Master Professor of Business Education, with addresses by Dr. J. Frank Dame, Dr. Ben Haynes, Elwin Midgett, and Thomas Martin.

After a noontime recess, sectional (subject-matter) meetings will convene from 2:30 to 4:30. Basic-business teachers will hear Dr. M. Herbert Freeman "defend" basic business from the prosecution of Editor Alan C. Lloyd, in a mock jury trial presided over by Dr. Theodore Woodward. Clerical-practice teachers will hear Dr. Harry Huffman, Dr. Christine Stroop, and Dr. Vance Littlejohn. Administrators and supervisors will hear an address by Gladys Peck.

In the evening, is the big annual banquet (7-9:30), followed by the annual ball (10-12:30).

• **Saturday Program.** The day starts with five special breakfasts—Columbia University (H. L. Forkner), George Peabody College (Theodore Woodward), University of Kentucky (Vernon Musselman), Delta Pi Epsilon (Frank Herndon), and private business schools (Marguerite Brumley). Then follow two sectional meetings (9-10:15): Bookkeeping-Accounting, with a panel consisting of Bess J. Ramsey, Lanier Thompson, Ross Anderson, and Jack Barnett; and Secretarial Studies, with a panel made up of George Wagoner (shorthand), James Crawford (typewriting), and Dr. Alan C. Lloyd (moderator).

Windup of the convention comes in

the second general session, beginning at 10:30, with feature addresses by Dr. H. L. Forkner and Dr. A. J. Lawrence, Association reports, drawing for the special door prizes, and adjournment at noon.

#### ■ With AVA in Chicago—

While the Southern BEA is meeting in Birmingham, another major convention with strong business-education appeal will be meeting in Chicago—the American Vocational Association. It

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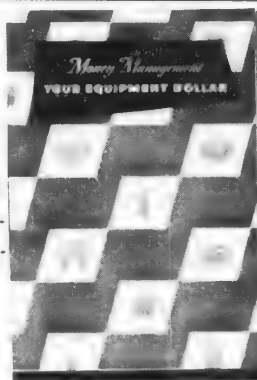
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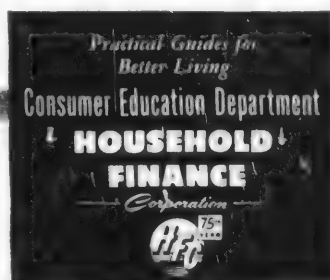
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will conduct its 47th annual convention at the Conrad Hilton Hotel, November 23-27. Business-education sessions include the following:

- **Monday, November 23**—"The Business Teacher Looks to His Supervisor," a morning program featuring Dr. Joseph R. Strobel and Arthur L. Walker; and "The Business Education Teacher Turns to the Teacher Trainer," an afternoon meeting in which Dr. Ann Brewington, Dr. Ralph C. Wenrick, Bernard Baker, Harold R. Steinhauer, Ruth Brewer, Marguerite Loos, and Robert T. Stickler participate.

- **Tuesday, November 24**—"The Business Teacher Looks to the Employer," an afternoon meeting with Enos C. Perry, Wilbert E. Scheer, Mabel Glass, Helen McGrath, Mary Farrell, and George Lawley.

- **Wednesday, November 25**—"The Business Education Teacher Looks to His Professional Organization," a morning program featuring Dr. William R. Blackler, Dr. Paul F. Muse, John A. Beaumont, Reyno Bixler, Joseph J. Zbornik, and Edith C. Sidney. In the afternoon, "The Business Teacher Looks to His Fellow Teachers" with the help of Ada Immel, Ruth Purcell, and Dr. Russell Cansler.

- **Thursday, November 26**—On Thursday morning, the conference theme winds up with "The Business Teacher Looks to the Future," with leadership provided by Dr. Estelle Phillips, Dr. A. Donald Beattie, and Clyde W. Humphrey.

AVA's vice-president in charge of the business-education meetings is Dr. William R. Blackler, of Sacramento State College. Program director is Robert F. Kozelka, Illinois state supervisor.

Paralleling the business-education sessions are others devoted to an all-over "Looking Ahead" in distributive education, arranged by T. R. Petty, state D.E. supervisor in Tennessee. The sessions:

- **Monday, November 23**—Two special meetings will be held. Cecil E. Stanley, president of the National Association of State Supervisors of Distributive Education, is convening a morning meeting of his organization; Marguerite Loos, president of the Distributive Education Clubs of America, is calling a DECA meeting in the afternoon.

- **Tuesday, November 24**—"Looking Ahead to a Total Program of D.E." is the morning theme, developed by Plasco Moore, Texas state supervisor, and a panel. In the afternoon: tour of one of the big Chicago stores.

- **Wednesday, November 25**—There will be a panel discussion of Standards in the Years Ahead in the morning session; a luncheon meeting on Modern Selling for Modern Fibers will be led by Charles H. Rutledge, of DuPont;



NEARLY 400 teachers attended one or another of the three one-week Gregg Conferences conducted at Northwestern University last summer. Dr. John L. Rowe and Charles E. Zoubek (left, background) were lecturers before final Conference group, some of whom are shown above.

Mrs. Marguerite W. Packer; and Dr. Harry Q. Packer.

- **Thursday, November 26**—The day starts with an early-bird breakfast, with Donovan Armstrong (AVA vice-president for distributive education) in charge, and L. T. White leading a discussion on joint D.E. and National Sales Executives, Inc., projects. The breakfast session will be followed by a panel on Correlating Co-op Instruction with On-the-Job Training. The afternoon session winds up the series of meetings: Dr. William B. Logan and William Runge will conduct a program on Evaluating D.E. Programs for Continuous Improvement.

#### ■ Nicks Heads Mountain-Plains—

Approximately 400 business teachers from all over the United States attended the second annual conference of the Mountain-Plains Business Educa-

tion Association at Estes Park, Colorado. Speakers headlining the various meetings included Dr. S. J. Wanous, Mrs. Madeline S. Strony, Philip S. Pepe, Dr. H. L. Forkner, Dr. Vernon A. Musselman, Dr. M. Herbert Freeman, John A. Pendry, and Mrs. Marion Wood.

- **Earl G. Nicks**, department head at the University of Denver, was elected president. His fellow association executives include **Dr. Vernon V. Payne**, of North Texas State College, Denton, vice-president; **Robert L. Hitch**, University of Wyoming, treasurer; and **Hulda Vaaler**, University of South Dakota, executive secretary. Dr. Kenneth Hansen was General Chairman of the Estes Park conference.

- **Next summer's convention** will be held on June 17, 18, and 19 at the Adolphus Hotel in Dallas, Texas.

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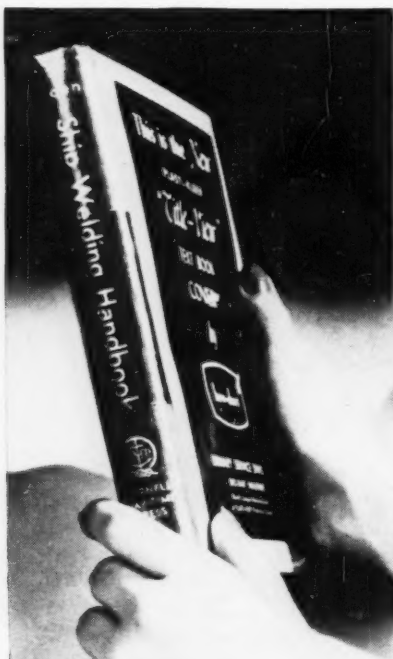


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choose the desired volume quickly. The Plasti-Thene film, molded to heavy paper, through tests has been found impervious to most chemicals, including acids. Prices to be had from the company.

## ■ Pictorial Catalogue for Educators—

The George F. Cram Company has good news for educators in their new up-to-date 48-page catalogue. Illustrated in full color, the catalogue clearly shows and explains the way their maps and globes are realistically graded to fit the mental maturity of the different age groups. These teaching aids should be of value in time-economy and student interest. The catalogue (No. 86) will be sent you without cost. Write the company at 730 E. Washington St., Indianapolis, Indiana.

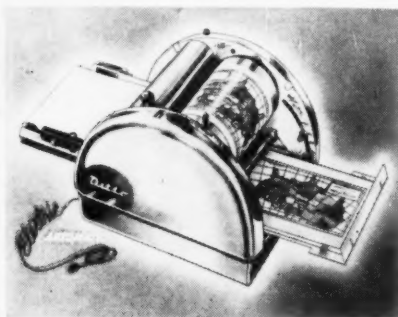
## ■ Microfilm in the News—

The Picturesort Company, of New Haven, Connecticut, has developed a method for easily attaching or removing microfilm strips of various lengths from file or punch cards by use of plastic tracks on the cards. The 1,400,000 Patent Abstract Cards can now be provided with means for attaching a microfilm of the actual patent.

• Another feature of some interest is that a personnel, medical, or business record card can now be combined with a plastic sound recording disc in one complete filing unit. For further details on the system, write Picturesort, 246 Church St., New Haven 10, Connecticut.

## ■ Ditto Duplicator—

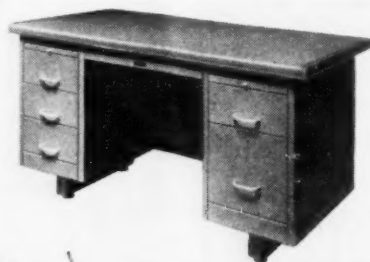
From wide experience, Ditto Incorporated, Chicago, has developed its new Ditto D-11 Electric Process Duplicator. Although economically priced, the machine features a power drive equal in performance to the most expensive model. Yet there are no stencils to cut, no type to set, no mats to sen-



sitize. It produces two copies a second of any material, in as many as five colors in one operation. A reversible feed tray facilitates handling long and short sheets; quick-shift paper guides provide instant adjustment for various-sized forms. Corrosion is no threat, due to the duplicator's stainless-steel parts in gun metal gray. The Ditto people will welcome your inquiries.

## ■ Stylized "Fashionaire" Desk—

A good, reliable, all-steel desk, handsomely designed, is the new "Fashionaire," brought out by the Western Manufacturing Company, Aurora, Illinois. Featuring rolled edges and satin-chrome



trim, the desk comes in standard colors (special colors at extra cost). Height is adjustable. Interchangeable drawers operate on nylon guides, with a convenient tray and paper hood on the knee-space drawer. Prices range from \$99.80 to \$151.50.

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McGraw-Hill Book Company, Inc.  
J. A. Gerardi, Treasurer

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(Commission expires March 30, 1954.)

BUSINESS EDUCATION WORLD



# Cart before the horse?



*First things first! Start students on the typewriter that's easier to learn—the electric typewriter. You'll discover they learn quicker...increase final WPM averages as much as 50%! Here's how the electric speeds up and simplifies both teaching and learning...*

Leading educators report that teaching beginners first on the manual and then on the electric is like putting the cart before the horse. "Start them on the electric," they say. "It's easier by far to teach. Even if business did not require electric typists, the electric machine would be the most logical and economical teaching tool for the classroom." Here's why it's true: *When you electrify you simplify.*

## **Four problems eliminated**

Electrification of the beginning classroom speeds up teaching and learning in four ways. (1) Beginning students type faster and sooner because difficult, time-consuming learning of "touch" is eliminated. (2) Carriage return drills are eliminated; electrified "CR" key operates like another keystroke, keeps fingers in typing position. Students do not take eyes from copy and relocate hands at end of every line. Typing continuity is

not interrupted, each classroom hour is more productive. (3) Electrified shift key simplifies teaching of capitalization. Carriage automatically goes down "all the way"—eliminating the problem of "floating capitals." (4) Training end fingers to use sufficient force is eliminated. Awkward reaches for end-finger and numeral keys are easier because electricity assures even impression from any reach.

With these difficult learning problems eliminated, beginning students learn key locations easier and faster—drive for speed almost immediately.

## **Other electric typewriter dividends**

One of the principal reasons electric typewriters improve results, teachers state, is that students begin actual typing sooner. Many dull drills are eliminated and students are inspired to strive for better quality classroom work.

And for teachers, too, electrification

means simplification. Using present teaching methods, time is gained for instruction on practical business typewriter applications. No special or new techniques are needed and no special teachers' courses are required.

## **Easy electric-to-manual conversion**

Acceptance of the electric typewriter for teaching typing puts "conversion" in its proper place. Elemental instruction is given on the easiest-to-learn machine. Touch, carriage return and other phases of manual typewriter operation which impede typing progress for beginners are readily practiced by trained students as a "finishing" class. These postponed learning steps are then comparatively easy.

## **Low-cost BEA Plan now available**

To help your school install a complete BEA electric classroom now, we are expanding our Business Education Advancement program.

By taking advantage of this low-cost plan your school can have rugged, full-featured Remington Electric Typewriters for as little extra as three cents per machine, per day. And you can pay-as-you-teach.

Get the full facts about this money-saving BEA plan, plus complimentary copies of the 16-page *BEA Guide to Simplify Electric Typing* (RE8612). Write: Manager Typewriter Education Services, Remington Rand, Room 1424, 315 Fourth Ave., New York 10, New York.

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AID FOR EDUCATORS BY

**Remington Rand**



*Twenty-seven Electric Typewriters in BEA classroom at Newark (N.J.) East-Side High School*



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of operators. Furthermore, operators are happier because they accomplish their work with less effort."

*C.F. Adams Jr.*  
President

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